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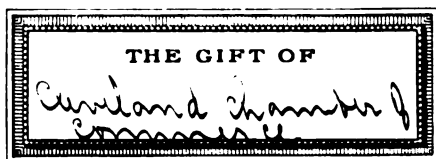
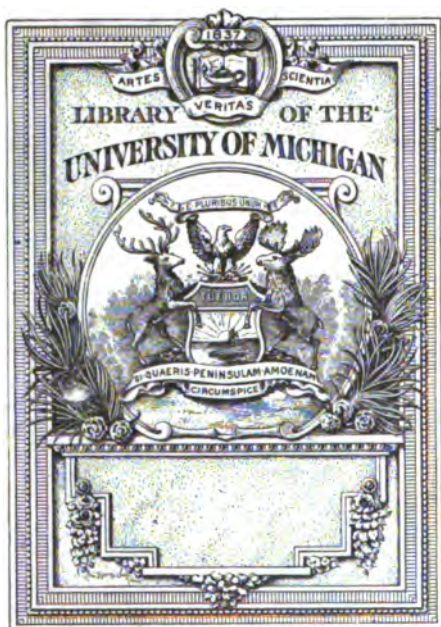
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The Cleveland Chamber of Commerce
Annual
1908





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THE CLEVELAND CHAMBER OF COMMERCE.

SIXTIETH YEAR.

APRIL, 1908.

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OFFICERS AND DIRECTORS.

1908-1909.

Charles S. Howe, President.

Charles F. Brush, 1st Vice President.

George W. Kinney, 2nd Vice President.

Charles A. Paine, Treasurer.

Munson A. Havens, Secretary.

Herbert W. Burdick,

David T. Croxton,

Thomas C. Goss,

Ralph A. Harman,

Harvey A. Higgins,

Homer H. McKeehan,

William P. Murray,

Jay B. Pearce,

Herbert W. Strong,

Windsor T. White.

STANDING AND SPECIAL COMMITTEES FOR
1908-1909.

STANDING COMMITTEES.

Education:

	E. G. Buckwell,	
H. P. Cushing,		A. C. Hord,
Guerdon S. Holden,		John L. Severance,
E. H. Hopkins,		G. A. Tenbusch.

Entertainment:

	Frank B. Meade,	
M. R. Dickey, Jr.,		W. C. Rhodes,
Bascom Little,		Wm. E. Wall,
L. R. Pulliam,		W. E. Ward.

Executive:

	Thos. C. Goss,	
H. A. Higgins,		J. B. Pearce,
Charles A. Paine,		H. W. Strong.

Legislation:

	Clifford W. Fuller,	
Fred S. Borton,		L. H. Kittredge,
A V. Cannon,		D. E. Morgan,
F. C. Case,		M. H. Nason,
Mattoon M. Curtis,		Chas. L. Stocker,
J. H. Dexter,		Mark L. Thomsen,
A. J. Gaehr,		James Webster,
W. S. Gorton,		Lucien Wilbor,
H. H. Griggs,		E. A. Williams.

Membership Admission:

	Dudley J. Hard,	
R. C. Enwright,		J. H. Price,
J. D. Fackler,		Floyd D. Shook,
F. C. Newcomer,		J. A. Wigmore.

Municipal:

	George L. Dake,	
H. J. Douglas,		T. W. Hill,
James H. Dunbar,		Willard N. Sawyer,
Lyman F. Gordon,		W. R. Watterson.

Transportation:

	E. A. Schwarzenberg,
H. R. Edwards,	R. S. Pierce,
W. B. Fish,	C. H. Strong, Jr.,
W. F. Lyon,	E. A. Upstill.

SPECIAL COMMITTEES.

Acquaintance:

	George F. Hart,
Albert M. Allen,	E. A. Petrequin,
Albert H. Bates,	L. E. Ralston,
George S. Case,	E. H. Rowe,
P. J. Darling,	Chas. F. Sherwood,
James H. Griswold,	A. R. Thompson,
Reuben Hitchcock,	J. W. Wilson,
L. G. Madison,	John J. Wood,
F. A. Pease,	Wilbur Wynant.

Aquarium:

	F. F. Prentiss,
F. G. Hogen,	Frederic C. Howe,
L. E. Holden,	Henry A. Sherwin,
	Abraham Stearn.

Benevolent Associations:

	M. A. Marks,
E. E. Adams,	M. A. Fanning,
A. R. Baker,	A. H. Flebach,
A. D. Baldwin,	G. K. Shurtleff,
James Barnett,	F. E. Stevens,
E. C. Beach,	F. E. Wettstein,
R. H. Boggis,	E. M. Williams.

City Finances:

	Charles S. Howe,
Charles E. Adams,	Chas. F. Laughlin,
M. A. Black,	J. B. Pearce,
A. C. Ernst,	J. B. Perkins,
S. F. Haserot,	George A. Rudd,
W. S. Hayden,	E. G. Tillotson,
F. Hohlfelder, Jr.,	Louis H. Wain.
Thos. L. Johnson,	Thos. H. Wilson.

Civil Service Legislation:

	James A. Ford,
W. E. Cushing,	F. A. Quail,
Hubert B. Fuller,	John N. Stockwell, Jr.
T. Spencer Knight,	A. Wiener.

Club:

	W. M. Pattison,
James E. Church,	H. Whitford Jones,
Harry Gillett,	E. C. McKay,
	T. G. Robinson.

Consular Service:

	Harry A. Garfield,
E. J. Blandin,	W. E. Cushing,
	Amos B. McNairy.

Export Trade Relations:

	Ambrose Swasey,
George Bartol,	Melvin Pattison,
W. H. Cottingham,	F. F. Prentiss,
W. P. Palmer,	Windsor T. White.

Financial and Business Conditions:

	Myron T. Herrick,
James H. Hoyt,	D. C. Moon,
Samuel Mather,	John Sherwin,
	J. J. Sullivan.

Proposed Increase of Freight Rates:

	W. H. Sigler,
S. M. Bond,	Harry New,
N. D. Chapin,	R. S. Pierce,
Lucien B. Hall,	E. A. Schwarzenberg.

Grain and Hay:

	C. G. Watkins,
Chas. G. Clark,	D. E. McLean,
E. M. Folsom,	Herman Schmitt,
George O. Groll,	H. M. Strauss.

Harbor Improvement:

	Harvey D. Goulder,
C. E. Benham,	W. A. Hawgood,
E. C. Collins,	John Mitchell,
Harry Coulby,	J. M. Mulrooney,
H. G. Dalton,	T. F. Newman,
W. B. Davock,	Robert W. Ney,
	J. H. Sheadle.

Housing Problem:

	Paul L. Feiss,
Herbert B. Briggs,	James F. Jackson,
Dwight Goddard,	Manuel Levine,
Edgar A. Hahn,	F. W. Striebinger,
J. B. Hoffman,	Worth M. Tippy.

Industrial:

	Edgar E. Adams,
William Bingham, 2d,	James H. Griswold,
M. A. Black,	S. H. Halle,
D. D. Dickey,	George F. Kast,
Charles Eisenman,	Robert Lindsay,
	Peter Yensen.

Irresponsible Private Banks:

	James F. Jackson,
A. V. Fried,	Herbert W. Strong,
C. L. Gates,	Stephen W. Tener.

Lake Levels:

	Harvey D. Goulder,
James Corrigan,	W. P. Murray,
Harry Coulby,	H. R. Newcomb,
George H. Eichelberger,	W. H. Teare,
	Francis W. Treadway.

Military:

	C. C. Bolton,
Chas. E. Adams,	D. Z. Norton,
Frank Billings,	W. L. Rice,
R. E. Burdick,	George S. Russell,
Wm. D. Fraser,	F. A. Scott,
Thomas Henderson,	Belden Seymour,
James B. Hoge,	F. G. Smith,
George R. McKay,	J. B. Zerbe.

Municipal Art and Architecture:

	William G. Mather,
Newton D. Baker,	W. H. Hunt,
George A. Garretson,	H. H. Johnson,
F. H. Goff,	George W. Kinney,
Moses J. Gries,	J. H. McBride,
L. E. Holden,	F. F. Prentiss,
	W. R. Warner.

Municipal Sanitation:

	H. G. Sherman,
John P. Barden,	J. Richey Horner,
L. W. Childs,	Wm. Travis Howard, Jr.,
E. F. Cushing,	J. H. Lowman,
Bret Harter,	J. J. Thomas,
P. W. Harvey,	C. C. Young.

Music Hall:

	D. Z. Norton,
Charles F. Brush,	J. H. McBride,
J. G. W. Cowles,	Wm. G. Mather,
Julius Feiss,	F. F. Prentiss,
Harvey D. Goulder,	Ambrose Swasey,
C. A. Grasselli,	J. H. Wade.

National Board of Trade:

J. J. Sullivan.

Non-Resident Membership:

	Hubert H. Ward,
J. C. Brainard,	F. S. Harmon,
W. B. Fish,	A. F. Ingersoll.

Ohio State Board of Commerce:

	Chas. R. Miller,
A. Ward Fenton, Jr.,	A. H. Van Gorder,
Thomas P. Robbins,	E. F. Van Zandt.

Postal Service:

A. T. Anderson,	C. W. Burrows,
H. H. Poppleton,	James Ritchie,
	W. H. Sigler,
	J. J. Wemple.

Public Safety:

F. H. Baer,	W. R. Warner,
Leopold Dautel,	W. B. McAllister,
Abram Garfield,	Geo. B. McMillan,
Lucien B. Hall,	W. B. Maxson,
Salmon P. Halle,	F. C. Osborn,
F. H. Haserot,	Chas. H. Patton,
Benj. S. Hubbell,	O. M. Stafford,
	F. W. Striebing.

Readjustment of Streets:

	E. H. Baker,
Frederic G. Bates,	J. R. McQuigg,
Benj. S. Hubbell,	R. S. Pierce,
	O. M. Stafford.

Smoke Prevention:

	E. P. Roberts,
W. D. B. Alexander,	Frederick E. Bruce,
Louis Black,	W. P. Champney,
Alexander E. Brown,	F. S. McGowan.

Taxation:

	J. G. W. Cowles,
A. E. Akins,	W. H. Lamprecht,
Theo. M. Bates,	Homer McDaniel,
H. M. Brooks,	Wm. O. Mathews,
E. A. Foote,	O. N. Olmsted,
A. T. Hills,	Samuel Scovil.

WHOLESALE MERCHANTS BOARD.

Officers and Executive Committee.

1907-1908.

S. M. Bond, President.

J. B. Pearce, Vice President.

S. L. Pierce, Treasurer.

Samuel R. Mason, Secretary.

H. W. Burdick,

W. B. Fish,

J. S. Harris,

Frank W. Hart,

George W. Kinney,

J. J. Wemple.

CONVENTION BOARD.

Officers and Executive Committee.

1908-1909.

Paul L. Feiss, President.

David R. Hawley, Vice President.

W. T. Higbee, Treasurer.

E. C. Baxter, Secretary.

E. A. Akers,

W. B. Davis,

Henry A. Everett,

S. P. Halle,

George A. Rudd.

RETAIL MERCHANTS BOARD.

Officers and Executive Committee.

1907-1908.

S. H. Halle, President.

W. T. Higbee, Vice President.

Louis Black, Treasurer.

E. C. Baxter, Secretary.

O. V. Cramer,

Charles A. Dolan,

F. J. Fontius,

C. E. Kendel,

J. Scott Kerr,

Christian Schuele.

PRECEDING OFFICIARY AND DIRECTORS.

1848-1908.

DIRECTORS.

PRESIDENTS.

VICE PRESIDENTS.

TREASURERS.

SECRETARIES.

PRECEDING OFFICERS AND DIRECTORS

1893-4.

H. R. Groff, President.

J. B. Perkins, 1st Vice Pres.	C. H. Bulkley, 2d Vice Pres.
A. J. Begges, Treasurer.	Ryerson Ritchie, Secretary.
Luther Allen,	George H. Ely,
H. S. Blossom,	George T. McIntosh,
J. K. Bole,	Charles L. Pack,
Wilson M. Day,	S. M. Strong,
William Edwards,	A. Wiener.

1894-5.

Luther Allen, President.

J. H. McBride, 1st Vice Pres.	Wilson M. Day, 2d Vice Pres.
Geo. S. Russell, Treasurer.	Ryerson Ritchie, Secretary.
H. S. Blossom,	C. A. Grasselli,
R. H. Boggis,	H. R. Groff,
C. C. Bolton,	Geo. T. McIntosh,
C. H. Bulkley,	Ed. S. Page,
R. E. Burdick,	Geo. P. Welch.

1895-6.

Wilson M. Day, President.

J. G. W. Cowles, 1st Vice Pres.	Robert H. Boggis, 2d Vice Pres.
George S. Russell, Treasurer.	Ryerson Ritchie, Secretary.
Russell E. Burdick,	John H. McBride,
Harvey D. Goulder,	Samuel Mather,
Caesar A. Grasselli,	David Z. Norton,
Samuel F. Haserot,	Charles L. Pack,
James H. Hoyt,	George P. Welch.

1896-7.

John G. W. Cowles, President.

C. A. Grasselli, 1st Vice Pres.	Sam'l F. Haserot, 2d Vice Pres.
Samuel Mather, Treasurer.	Ryerson Ritchie, Secretary.
Harris B. Burrows,	Harry A. Garfield,
Harvey D. Goulder,	Henry R. Hatch,
James H. Hoyt,	George W. Kinney,
Leander McBride,	David Z. Norton,
Henry A. Sherwin,	Andrew S. Upson.

1897-8.

Worcester R. Warner, President.

Henry A. Sherwin, 1st Vice Pres.	Harry A. Garfield, 2d Vice Pres.
George W. Kinney, Treasurer.	Ryerson Ritchie, Secretary.
Charles E. Adams,	Daniel Bailey,
Harris B. Burrows,	William H. Canniff,
Lucien B. Hall,	Henry R. Hatch,
Leander McBride,	William G. Mather,
George K. Ross,	Thomas H. White.

1898-9.

Harry A. Garfield, President.

William G. Mather, 1st Vice Pres.	Daniel Bailey, 2d Vice Pres.
Joseph Colwell, Treasurer.	F. A. Scott, Secretary.
Charles E. Adams,	Malcolm S. Greenough,
William H. Canniff,	Lucien B. Hall,
Jacob D. Cox, Jr.,	Kaufman Hays,
Harry G. Dalton,	Henry F. Lyman.
William Edwards,	Henry P. McIntosh.

1899-1900.

Malcolm S. Greenough, President.

Jacob D. Cox, Jr., 1st Vice Pres.	E. P. Williams, 2d Vice Pres.
Joseph Colwell, Treasurer.	F. A. Scott, Secretary.
Francis H. Haserot,	Charles L. Pack,
William H. Humiston,	Frederick A. Sterling,
Homer H. Johnson,	Arthur L. Stone,
Henry F. Lyman,	Ambrose Swasey,
Henry P. McIntosh,	Thomas H. Wilson.

1900-1901.

Ryerson Ritchie, President.

E. P. Williams, 1st Vice Pres.	Henry P. McIntosh, 2d Vice Pres.
Thos. H. Wilson, Treasurer.	F. A. Scott, Secretary.
W. D. B. Alexander,	William H. Hunt,
Luther Allen,	Earl W. Oglebay,
Harvey D. Goulder,	Ambrose Swasey,
Francis H. Haserot,	Jeptha H. Wade,
James H. Hoyt,	Walter R. Woodford.

1901-1902.

Charles L. Pack, President.

Harvey D. Goulder, 1st Vice Pres.	W. R. Woodford, 2d Vice Pres.
Henry C. Ellison, Treasurer.	F. A. Scott, Secretary.
W. D. B. Alexander,	Virgil P. Kline,
William N. Gates,	Calvary Morris,
Frank W. Hart,	Edward W. Palmer,
William H. Hunt,	Abraham Stearn,
Homer H. Johnson,	A. R. Treadway.

1902-1903.

Harvey D. Goulder, President.

J. J. Sullivan, 1st Vice Pres.	Fred P. Thomas, 2d Vice Pres.
Henry C. Ellison, Treasurer.	F. A. Scott, Secretary.
Charles W. Bingham,	Calvary Morris,
George A. Garretson,	Edward W. Palmer,
Thomas H. Hogsett,	William H. Sigler,
Liberty E. Holden,	Abraham Stearn,
Virgil P. Kline,	John W. Walton.

1903-1904.

J. J. Sullivan, President.

Fred P. Thomas, 1st Vice Pres.	Thomas H. Hogsett, 2d Vice Pres.
George A. Garretson, Treasurer.	F. A. Scott, Secretary.
Charles W. Bingham,	Amos B. McNairy,
Edwin J. Blandin,	Charles A. Post,
Charles W. Burrows,	William H. Sigler,
Liberty E. Holden,	Virgil C. Taylor,
Virgil P. Kline,	John W. Walton.

1904-1905.

Amos B. McNairy, President.

Edwin J. Blandin, 1st Vice Pres.	Ambrose Swasey, 2d Vice Pres.
Charles A. Post, Treasurer.	F. A. Scott, Secretary.
Charles C. Bolton,	Demaline Leuty,
Alexander E. Brown,	Herbert McBride,
Frederick C. Goff,	Francis F. Prentiss,
Lucien B. Hall,	Virgil C. Taylor,
Edwin C. Higbee,	Lyman H. Treadway.

1905-1906.

Ambrose Swasey, President.

Francis F. Prentiss, 1st Vice Pres.	Lucien B. Hall, 2d Vice Pres.
Demaline Leuty, Treasurer.	Munson A. Havens, Secretary.
Elbert H. Baker,	Edwin C. Higbee,*
Charles C. Bolton,	Melvin B. Johnson,
Alexander E. Brown,	Herbert McBride,
Charles W. Chase,	Frank A. Scott,
Frederick H. Goff,	Lyman H. Treadway.

1906-1907.

Francis F. Prentiss, President.

Lyman H. Treadway, 1st Vice Pres.	Melvin B. Johnson, 2d Vice Pres.
Frank A. Scott, Treasurer.	Munson A. Havens, Secretary.
Elbert H. Baker,	William B. McAllister,
Harry Coulby,	Martin A. Marks,
Sereno P. Fenn,	Henry A. Taylor,
Thomas S. Grasselli,	James C. Wallace,
Thomas L. Johnson,	Samuel T. Wellman.

1907-1908.

Lyman H. Treadway, President.

Harry Coulby, 1st Vice Pres.	Martin A. Marks, 2d Vice Pres.
Charles A. Paine, Treasurer.	Munson A. Havens, Secretary.
Charles F. Brush,	Ralph A. Harman,
Herbert W. Burdick,	Charles S. Howe,
Sereno P. Fenn,	Thomas L. Johnson,
Thomas C. Goss,	William B. McAllister,
Thomas S. Grasselli,	Henry A. Taylor.

*Upon the death of Mr. Higbee, George B. Siddall was elected by the directors to fill the vacancy.

EX-PRESIDENTS AND VICE PRESIDENTS.

Presidents:

ELECTED.

1848 Joseph L. Weatherly.
 1864 S. F. Lester.
 1865 Philo Chamberlin.
 1867 W. F. Otis.
 1868 Geo. W. Gardner.
 1869 R. T. Lyon.
 1870 A. J. Begges.
 1871 Thomas Walton.
 1872 Chas. Hickox.
 1873 B. H. York.
 1874 F. H. Morse.
 1875 H. Pomerene.
 1877 B. A. DeWolf.
 1879 Daniel Martin.
 1886 William Edwards.
 1888 George W. Lewis.

ELECTED.

1889 William Edwards.
 1893 Henry R. Groff.
 1894 Luther Allen.
 1895 Wilson M. Day.
 1896 John G. W. Cowles.
 1897 Worcester R. Warner.
 1898 Harry A. Garfield.
 1899 M. S. Greenough.
 1900 Ryerson Ritchie.
 1901 Charles L. Pack.
 1902 Harvey D. Goulder.
 1903 J. J. Sullivan.
 1904 Amos B. McNairy.
 1905 Ambrose Swasey.
 1906 Francis F. Prentiss.
 1907 Lyman H. Treadway.

Vice Presidents:

ELECTED.

1848 Wm. F. Allen, Jr.
 1849 P. Anderson.
 1851 Levi Rawson.
 1854 Arthur Hughes.
 1860 Levi Rawson.
 1862 M. B. Scott.
 1864 H. Harvey.
 1865 R. T. Lyon.
 1866 William Edwards.
 R. T. Lyon.
 W. F. Otis.
 L. Alcott.
 N. Sackrider.
 S. F. Lester.
 1867 R. T. Lyon.
 Arthur Hughes.
 Geo. W. Gardner.
 S. F. Lester.
 O. A. Childs.

ELECTED.

C. W. Coe.
 1868 W. F. Otis.
 S. F. Lester.
 C. W. Coe.
 R. T. Lyon.
 Amos Townsend.
 L. Alcott.
 1869 W. F. Otis.
 Amos Townsend.
 L. Alcott.
 S. F. Lester.
 Geo. W. Gardner.
 C. W. Coe.
 1870 W. F. Otis.
 R. T. Lyon.
 S. F. Lester.
 O. A. Childs.
 N. P. Payne.
 L. Alcott.

Ex-Vice Presidents.

25

ELECTED.

- 1871 A. J. Begges.
William Edwards.
James Barnett.
W. F. Otis.
R. T. Lyon.
L. Alcott.
- 1872 Thos. Walton.
W. F. Otis.
James Barnett.
A. J. Begges.
William Edwards.
L. Alcott.
- 1873 Charles Hickox.
Amos Townsend.
W. F. Otis.
S. F. Lester.
James Barnett.
Thomas Walton.
- 1874 B. H. York.
W. F. Otis.
R. K. Winslow.
H. C. Burt.
L. Alcott.
Thomas Walton.
- 1875 M. B. Clark.
B. A. DeWolf.
W. F. Otis.
F. H. Morse.
R. K. Winslow.
Philo Chamberlin.
- 1876 M. B. Clark.
F. H. Morse.
B. A. DeWolf.
R. K. Winslow.
W. F. Otis.
Philo Chamberlin.
- 1877 H. Pomerene.
F. H. Morse.
Philo Chamberlin.
M. B. Clark.
R. K. Winslow.
R. T. Lyon.

ELECTED.

- 1878 B. A. DeWolf.
B. H. York.
R. K. Winslow.
J. B. Smith.
Philo Chamberlin.
Rudolph Sprankle.
- 1879 John Tod.
Geo. H. Ely.
F. A. Sterling.
William Edwards.
Thos. Kilpatrick.
J. M. Booth.
- 1880 J. M. Booth.
Geo. H. Ely.
M. B. Clark.
A. R. Manning.
O. G. Kent.
Charles Hickox.
- 1881 J. M. Booth.
A. R. Manning.
Geo. H. Ely.
R. T. Lyon.
M. B. Clark.
T. W. Burnham.
- 1882 G. W. Gardner.
R. T. Lyon.
Geo. H. Ely.
William Edwards.
C. G. Hickox.
O. G. Kent.
- 1883 W. K. Ricksecker.
C. S. Haley.
A. E. Burt.
C. A. Guthrie.
T. S. Clymonts.
O. G. Kent.
- 1884 B. H. York.
James R. Sprankle.
M. E. Johnson.
C. S. Haley.
T. S. Clymonts.
A. A. Wenham.

ELECTED.

1885 James R. Sprankle.
 M. E. Johnson.
 H. C. Burt.
 S. M. Strong.
 John W. Gibbons.
 H. C. Hunt.
 1886 R. T. Lyon.
 H. D. Goulder.
 M. E. Johnson.
 H. R. Groff.
 M. C. Dow.
 T. S. Clymonts.
 1887 H. D. Goulder.
 M. B. Clark.
 D. Martin.
 M. E. Johnson.
 R. T. Lyon.
 H. R. Groff.
 1888 M. E. Johnson.
 Charles Herrman.
 George W. Gardner.
 A. E. Burt.
 F. F. Hickox.
 H. D. Goulder.
 1889 M. B. Clark.
 N. D. Fisher.
 1890 M. E. Johnson.
 F. W. Bell.
 1891 M. E. Johnson.
 M. G. Brown.
 1892 D. A. Dangler.
 A. Wiener.

ELECTED.

1893 J. B. Perkins.
 C. H. Bulkley.
 1894 J. H. McBride.
 W. M. Day.
 1895 J. G. W. Cowles.
 R. H. Boggis.
 1896 C. A. Grasselli.
 S. F. Haserot.
 1897 H. A. Sherwin.
 H. A. Garfield.
 1898 Wm. G. Mather.
 Daniel Bailey.
 1899 J. D. Cox, Jr.
 E. P. Williams.
 1900 E. P. Williams.
 H. P. McIntosh.
 1901 H. D. Goulder.
 W. R. Woodford.
 1902 J. J. Sullivan.
 Fred P. Thomas.
 1903 Fred P. Thomas.
 T. H. Hogsett.
 1904 Edwin J. Blandin.
 Ambrose Swasey.
 1905 F. F. Prentiss.
 Lucien B. Hall.
 1906 Lyman H. Treadway.
 M. B. Johnson.
 1907 Harry Coulby.
 Martin A. Marks.

*Treasurers:***ELECTED.**

1848 R. T. Lyon.
1865 J. H. Clark.
1867 J. F. Freeman.
1870 J. D. Pickands.
1871 A. Wiener.
1872 S. S. Gardner.
1879 Theo. Simmons, Sec.
1884 X. X. Crum, Sec.
1887 A. J. Begges, Sec.
1893 A. J. Begges.
1894 Geo. S. Russell.

ELECTED.

1896 Samuel Mather.
1897 Geo. W. Kinney.
1898 Joseph Colwell.
1900 Thos. H. Wilson.
1901 H. C. Ellison.
1903 Geo. A. Garretson.
1904 Chas. A. Post.
1905 Demaline Leuty.
1906 F. A. Scott.
1907 Charles A. Paine.

*Secretaries:***ELECTED.**

1848 Charles W. Coe.
1849 S. S. Coe.
1854 H. B. Tuttle.
1860 C. W. Coe.
1862 H. B. Tuttle.
1864 Arthur H. Quinn.
1865 J. C. Sage.

ELECTED.

1879 Theo. Simmons.
1884 X. X. Crum.
1887 A. J. Begges.
1893 Ryerson Ritchie.
1898 F. A. Scott.
1905 Munson A. Havens.

THE CLEVELAND CHAMBER OF COMMERCE.

FOUNDED JULY 7TH, 1848.

CHARTERED APRIL 5TH, 1866.

REORGANIZED FEBRUARY 6TH, 1893.

ORGANIZATION :

CHARTER :

REORGANIZATION :

BY-LAWS :

RULES AND REGULATIONS.

ORGANIZATION.

RECORD OF ORGANIZATION.

At a large meeting of the merchants of this city, held pursuant to notice at the Weddell House, on Friday Evening, 7th inst., William Milford, Esq., was called to the chair and S. S. Coe appointed secretary.

After a statement from the chair of the object of the meeting, it was on motion of Joseph L. Weatherly, Esq.,

Resolved: that the merchants of this city now organize themselves into an association, to be called the Board of Trade of the City of Cleveland, and that we now proceed to the election by ballot of officers therefor.

Whereupon, the following gentlemen were elected for the ensuing year:

President, Joseph L. Weatherly.

Vice President, William F. Allen, Jr.

Secretary, Charles W. Coe.

Treasurer, Richard T. Lyon.

*A committee, consisting of Richard Hilliard, John B. War-
ing, William Milford, Jona. Gillett and L. M. Hubby, were
appointed to prepare and report at a subsequent meeting a con-
stitution, by-laws, etc., for the association, and call a meeting
when ready to report.*

*E. M. Fitch, William F. Allen, Jr., and A. Handy were
appointed a committee to procure a suitable room for the pur-
poses of the association, and report at same meeting.*

William Milford, President.

S. S. Coe, Secretary.

Cleveland, July 7th, 1848.

INCORPORATION.

CHARTER.

We, the undersigned citizens of the State of Ohio, and residents of the City of Cleveland, do hereby associate ourselves together as a Board of Trade, under the name and title of the "Board of Trade of the City of Cleveland," to be located and situated in the City of Cleveland, County of Cuyahoga, and State of Ohio, where its business is to be transacted.

The objects of said Association are to promote integrity and good faith; just and equitable principles of business; discover and correct abuses; establish and maintain uniformity in commercial usages; acquire, preserve and disseminate valuable business statistics and information; prevent or adjust controversies and misunderstandings which may arise between persons engaged in trade; and generally to foster, protect and advance the commercial, mercantile and manufacturing interests of the city, in conformity with an act of the General Assembly of the State of Ohio entitled "An act to authorize the incorporation of boards of trade and chambers of commerce," passed April 3d, 1866.

Philo Chamberlin, R. T. Lyon, J. C. Sage, A. Hughes, C. W. Coe, H. S. Davis, J. E. White, J. H. Clark, S. W. Porter, H. D. Woodward, A. V. Cannon, E. D. Childs, W. F. Otis, M. B. Clark, W. Murray, S. F. Lester, A. Quinn, George W. Gardner, E. C. Hardy, Geo. Sinclair.

The State of Ohio, } ss.
Cuyahoga County, }

Personally appeared the persons above named before me, a Notary Public within and for the County of Cuyahoga and State of Ohio, who did severally acknowledge that they signed the foregoing as their free act and deed.

In Testimony Whereof, Witness my hand and Notarial Seal, at Cleveland, this fourth day of April, A. D. 1866.

[L. S.]

J. F. Freeman,
Notary Public.

United States of America, Ohio, } ss
Secretary of State's Office. }

I, William Henry Smith, Secretary of State of Ohio, do hereby certify that the foregoing is a true copy of the certificate of incorporation of "Board of Trade of the City of Cleveland," filed in this office April 5, A. D. 1866.

In Testimony Whereof, I have hereunto subscribed my name and affixed the Great Seal of the State of Ohio, at Columbus, the fifth day of April, 1866.

[L. S.]

Wm. Henry Smith,
Secretary of State.

REORGANIZATION.

CHANGE IN NAME.

Cleveland, February 6, 1893.

*Samuel M. Taylor,
Secretary of State,
Columbus, Ohio,*

Sir: You are respectfully notified that at a meeting of the Board of Trade held this day, in conformity with the statutes governing such matters, the following resolution was unanimously adopted:

"Resolved, That the name of 'The Board of Trade of the City of Cleveland' be changed to 'The Cleveland Chamber of Commerce.'"

This organization will therefore hereafter be known as "The Cleveland Chamber of Commerce."

*Respectfully,
William Edwards, President.
A. J. Begges, Secretary.*

*United States of America, }
State of Ohio, } ss
Office of the Secretary of State.*

I, Samuel M. Taylor, Secretary of State of the State of Ohio, do hereby certify that the annexed instrument is an exemplified copy, carefully compared by me with the original record now in my official custody as Secretary of State, and found to be true and correct, of the certificate of the change of name of the Board of Trade of the City of Cleveland filed in this office on the 9th day of February, A. D. 1893, and recorded in volume 59, page 48, of the Records of Incorporations.

*Witness my hand and official Seal at Columbus, Ohio, this 9th day of February,
A. D. 1893.*

BY-LAWS, RULES AND REGULATIONS.

ARTICLE I.

MEMBERSHIP.

The Cleveland Chamber of Commerce shall be composed of active, non-resident, honorary and associate members.

SECTION 1
Composition.

Men of good standing interested in the commercial, industrial and municipal advancement of the City of Cleveland shall be eligible for active membership.

2
Active.

Business or professional men of good standing, who do not reside or transact their principal business within the limits of Cuyahoga County, Ohio, shall be eligible for non-resident membership. The rules and regulations governing non-resident membership shall be those governing active membership, and such non-resident membership shall confer all the privileges of active membership, except the right to own a membership seat and the right to vote. The number of non-resident members shall be limited to one hundred subject to increase or decrease by the board of directors.

3
Non-resident.

Any man of national distinction, deemed worthy of the consideration, may be admitted to honorary membership, and such honorary membership shall confer all the privileges of active members and exemption from the payment of all fees, dues and from seat ownership.

4
Honorary.

Officers of the army, navy and marine hospital service of the United States, or others whose public services entitle them to special consideration, may be admitted to associate membership, and such associate membership shall confer all the privileges of active members, during residence in Cleveland, except the right to vote. They shall be exempt from the payment of fees and dues and shall not be required to own a seat and shall have no interest in the property of the chamber.

5
Associate.

SECTION

ARTICLE II.

ACTIVE AND NON-RESIDENT MEMBERSHIP.

¹
Application.

All candidates for active and non-resident membership shall make written application to the board of directors, said application being a guarantee to adhere to all by-laws, rules and regulations adopted by the chamber or its board of directors.

²
Election.

To elect an applicant to membership it shall require the recommendation of the membership committee and an affirmative vote of the directors present at the meeting at which such application is considered; three negative votes shall defeat the motion to elect.

³
Notice.

At least ten days' notice of approval by the membership committee shall be posted on the bulletin board.

⁴
Announcem't.

At each regular meeting of the chamber the secretary shall read the names of all candidates elected by the board of directors.

⁵
Objection.

Objection to any candidate recommended for election by the membership committee shall be communicated to the board of directors in writing before the meeting at which such candidate is voted upon.

⁶
Fees and Dues.

Each active member shall pay in advance a membership fee of twenty-five dollars, and each non-resident member shall pay in advance a membership fee of ten dollars. Each active member shall pay yearly dues of twenty-five dollars, and each non-resident member shall pay yearly dues of ten dollars, payable annually in advance on the first of May. Honorary and associate members and all members holding special or life, membership seats, shall be exempt from the payment of fees and dues.

Any active member, who shall cease to reside or transact his principal business within the limits of Cuyahoga County, Ohio, may become a non-resident member. Such member shall not be required to pay a non-resident membership fee. Any non-resident member may become an active member in

accordance with the by-laws, except that the non-resident membership fee paid by him shall be considered a partial payment on his active membership fee.

The annual dues of each member shall commence at and include the month in which said applicant shall have been elected.

7
Commencem't.

Every person elected as herein provided, except those exempted shall, within thirty days after election, pay to the treasurer his membership fee and dues for the year, or pro rata for the unexpired portion thereof. Until such payments shall have been made, he shall not be qualified as a member or be entitled to the privileges of membership.

8
Payment.

Every member, except non-resident members and those to whom special or life seats are to be issued, shall, within one year after the date of his election, be required to own a regular membership seat. In lieu of the purchase of such seat on or before the date of his qualification, he shall file with the secretary his subscription therefor, payable upon such terms and conditions as may be determined by the board of directors; provided, however, that such subscription may at any time be cancelled by the purchase of a seat by transfer. Any member who fails to comply with the provisions of this section shall be declared delinquent, and such declaration shall be mailed to him by the secretary and posted on the bulletin board for a period of ten days.

9
Seat.

If any member shall fail to pay his dues within three months after date of maturity, his name shall be posted on the bulletin board for a period of ten days and notice of delinquency shall be given to him by the secretary; if at the end of the ten days he still remains delinquent, his certificate of membership may be forfeited, and, if an owner thereof, his membership seat may be sold to cancel such delinquency, unless otherwise ordered by the board of directors.

10
Delinquency.

The chamber shall have a lien for all moneys due it from delinquent members upon seats held by them.

11
Liability

SECTION**12**
Rebate.

The board of directors shall have power to rebate the dues of any delinquent member and continue the membership in good standing.

13
Certificate

A certificate of seat ownership shall be a sufficient membership certificate.

14
Transfer.

The membership of any seat holder may be transferred to any duly elected member, subject to the provisions of Article IV.

15
Exception.

The membership of any member who may not have become a seat holder shall not be transferable.

16
Resignation.

All resignations shall be made in writing to the board of directors; but if any resignation be made after a payment is due, the member presenting it shall not be relieved from liability for the dues of the year entered upon.

17
Forfeiture.

Any person who, from any cause, shall cease to be a member, shall forfeit all his active rights and interest in the chamber, excepting his property right as a seat holder, as provided in Article IV.

ARTICLE III.**HONORARY AND ASSOCIATE MEMBERSHIP.****1**
Honorary Associate.

Honorary and associate members shall be nominated by the membership committee and elected by the board of directors. A proposition to confer honorary or associate membership may be made in writing to the membership committee by any member of the chamber. If such proposition shall be approved by the membership committee, the chairman thereof shall present the name in nomination to the board of directors in writing, with a brief statement of the reasons therefor and of any objections which may have been made thereto. If such nomination shall be approved by the board of directors, announcement of such approval shall be posted on the bulletin board for a period of twenty days. Objection thereto may

be communicated to the board of directors in writing within the period of such announcement. If a nominee shall receive an affirmative vote of the board of directors, he shall be declared elected. Two negative votes shall defeat approval in the membership committee and three negative votes shall defeat election by the board of directors. Every election to honorary or associate membership shall be announced to the chamber at its first meeting thereafter.

An honorary or associate membership may be revoked by the board of directors at any time.

2
Revocation.

ARTICLE IV.

MEMBERSHIP SEATS.

There shall be three classes of membership seats, as follows: regular membership seat; special membership seat; life membership seat.

1
Classes.

The issue of regular membership seat certificates shall be limited to fifteen hundred, except as hereinafter stipulated, and shall be sold at the par value of one hundred dollars each to active members. The regular seat certificate, unimpaired, shall be transferable to any duly elected member.

2
Regular.

The issue of special membership seat certificates shall be limited to two hundred, and shall be sold at the par value of five hundred dollars each, on approval of the board of directors, to active members; the holder thereof shall be exempt from the payment of all fees and dues. The special membership seat certificate shall be transferable to any active member.

3
Special.

The issue of life membership seat certificates shall not exceed ten, and may be sold, on approval of the board of directors, to active members at the par value of one thousand dollars each. A life membership seat certificate is not transferable, but exempts the holder thereof from the payment of all fees and dues.

4
Life

SECTION

5
Ownership.

Members shall have the right to hold more than one seat of any class until the authorized issue of certificates shall have been completed.

6
Acquirement.

The board of directors shall have power to acquire, by purchase, or otherwise, regular and special membership seats after the limit herein provided for has been reached.

7
Re-issue.

Any regular membership seat certificate acquired by the board of directors may be sold and reissued to any active member.

8
Substitution.

Any special membership seat certificate acquired by the board of directors shall be retired, and in lieu thereof five regular membership seats may be sold to active members at the market price, but not less than one hundred dollars each.

9
Certificate.

Every owner of a membership seat shall be entitled to a certificate of ownership bearing the seal of the chamber and the signatures of the president and secretary.

10
Transfer.

Any regular or special membership seat certificate of a deceased member may be transferred by his legal representatives.

11
Surrender.

If the owner of a seat certificate ceases to be a member, for any cause, his membership seat shall be surrendered to the chamber and such certificate shall be sold, at the discretion of the board of directors, for not less than its face value, and the proceeds of such sale, less any and all unpaid obligations to the chamber, shall be paid to the person in whose name the certificate stands on the books of the chamber, or to his legal representatives.

12
Notice.

In the event of the failure of any member, whose seat has been surrendered, to return to the secretary his seat certificate within ten days after such surrender, with proper endorsement of transfer, notice of such failure shall be posted on the bulletin board for a period not exceeding thirty days.

13
Effective.

No transfer of any certificate shall be effective until the outstanding certificate has been surrendered and entered on the books of the chamber, and a new certificate issued to transferee.

In the event of the loss or destruction of any seat certificate, the owner thereof shall make a declaration of such loss or destruction before a notary, and shall transmit the same to the board of directors; a copy of such declaration shall be posted on the bulletin board for a period of thirty days, at the end of which time the board of directors may cause a new certificate to be issued.

14
Loss.

Any member whose seat has been surrendered, who shall fail to return his certificate, or, in lieu thereof, a declaration of its loss or destruction, within thirty days after he ceases to be a member, shall forfeit the same to the chamber and shall thereby surrender his property right; notice of such forfeiture shall be posted on the bulletin board for a period of ten days. Any person who is a subscriber for a membership seat certificate, and who, from any cause, shall cease to be a member before completing payment of such subscription, shall forfeit to the chamber all moneys that may have been paid on account of such subscription.

15
Forfeiture.

ARTICLE V.

BOARD OF DIRECTORS.

The government of the chamber shall be vested in the board of directors, who shall have the control of its property and the direction of its affairs.

1
Government

The board of directors shall be composed of fifteen members, who shall be elected annually as hereinafter provided.

2
Composition

Their duties shall begin on the day following their election, when they shall meet, qualify and elect officers for the year.

3
Duties.

The board of directors shall select from its own members a president, two vice presidents and a treasurer, and shall annually elect a secretary and fix his salary.

4
Officers.

The directors shall have power to fill all vacancies in the board.

5
Vacancies.

SECTION**6**
Rules.

The board of directors may adopt rules and regulations for the government and proper business conduct of the chamber, and shall have power to amend the same.

7
Reports.

The board of directors shall submit, at the annual meetings, a full report of the condition and finances of the chamber, together with a review of its acts for the preceding year.

ARTICLE VI.**OFFICERS.****1**
President.

The president shall preside at all meetings of the chamber and board of directors. He shall perform all duties incident to his office and advise such action as may be deemed by him likely to increase the usefulness and prosperity of the chamber.

2
Vice-presidents.

The first or second vice president shall act in the absence of the president; and in the absence or disability of the three officers named, a member shall be chosen to act temporarily.

3
Treasurer.

The treasurer shall receive and disburse the funds of the chamber. All disbursements shall be made by check. Checks shall be signed by the secretary and countersigned by the president, or one of the vice-presidents, or the treasurer. He shall keep all moneys of the chamber deposited in its name. He shall make monthly reports to the board, who shall require him to give acceptable bond, in such sum as the board may determine, for the faithful performance of his duties.

4
Secretary.

It shall be the duty of the secretary to collect and keep a record of information of value to the members of the chamber, conduct the official correspondence, preserve all books, documents and communications, keep books of account, and maintain an accurate record of the proceedings of the chamber, board of directors, and all standing committees. He shall supervise and direct the compilation of statistics and information of commercial and municipal value, and shall publish such reports of the trade, commerce and municipal interests of the city of Cleveland as the board may order.. He shall appoint and have

a general supervision over all employes of the chamber, subject to the approval of the executive committee or board of directors. He shall perform such duties as may be incident to his office, subject to the direction of the board of directors. At the expiration of his term of office, he shall deliver to the board of directors all books, papers and property of the chamber.

ARTICLE VII.

COMMITTEES.

The president shall appoint the following standing committees of at least five members each, subject to confirmation by the board:

Education.
Entertainment.
Executive.
Legislation.
Membership Admission.
Municipal.
Transportation.

The president may from time to time, by and with the consent of the board, appoint additional members of any standing committee.

The executive committee, composed of five members of the board, shall transact all routine business of the chamber, and shall act for the board in the *interim* between its meetings or in the absence of a quorum thereof. It shall have authority to order disbursements for the necessary expenses of the chamber, and shall audit the same for payment. It shall be empowered to employ such assistants upon nomination of the secretary, as may be deemed necessary for the proper conduct of the business of the chamber. It shall have supervision of the rooms and property of the chamber. It shall submit at the regular meetings of the board reports of its acts or minutes of its proceedings for confirmation.

The president shall nominate an auditing committee at the March meeting of the chamber, whose duty it shall be to

SECTION

examine and audit the books and accounts of the treasurer and secretary at the close of the year's business, and report its findings to the board of directors or to the chamber at its annual meeting.

Duties.

Except when specified, the duties of standing and special committees shall be indicated by their respective names, and shall be such as usually belong to similar committees.

*5
Service.*

No member shall serve on more than one standing committee at the same time.

*6
Reports.*

All standing and special committees shall report their proceedings at the meetings of the board or chamber, and shall submit to the board of directors, prior to its last meeting before the annual meeting of the chamber, a full report of their acts and findings from the time of appointment. Reports of all committees must be submitted in writing and filed with the secretary.

*7
Inefficiency.*

Should any standing or special committee fail to discharge the duties assigned to it with reasonable promptitude, such committee shall be declared discharged by the president, who shall report the same to the board of directors and appoint a new committee for confirmation.

*8
Discharge.*

All standing and special committees shall be considered discharged at the end of each chamber year.

*9
Vacancies.*

Vacancies in any committee shall be filled by the president, subject to approval by the board of directors.

*10
Ex officio.*

The president and secretary shall be ex-officio members of all committees, unless otherwise ordered.

ARTICLE VIII.

BOARDS AND ASSOCIATIONS.

*1
Formation.*

Any number of members who may desire to be associated together as a board, exchange, society or association, for the purpose of promoting more effectively the special trade, industry, business or profession in which they are interested, may form a board of The Cleveland Chamber of Commerce.

SECTION

The desire to form any board shall be communicated to the board of directors in a petition signed by not less than ten members, and if the board of directors shall approve the formation of such board, the secretary shall issue a call for a meeting of all members likely to be interested therein.

2
Application.

If two-thirds of those called shall favor the formation of such board, this fact shall be reported in writing to the board of directors, who shall issue a certificate of organization bearing the seal of the chamber and the signatures of its president and secretary; but such certificate shall not be issued until the board of directors shall have approved all by-laws, rules and regulations adopted, or proposed to be adopted, by such board.

3
Authority.

Each board of The Cleveland Chamber of Commerce may adopt such by-laws, rules and regulations as it may consider necessary for its proper government; but no by-law, rule or regulation shall be adopted by any board which shall in any way conflict with the purposes and objects of the chamber as set forth in its charter, by-laws, rules and regulations.

4
By-Laws.

No board of this chamber, or any member thereof, shall contract any debt in its behalf which shall in any manner, or to any extent, render the chamber liable for the payment of any sum, unless the same shall have been approved by the board of directors of the chamber.

5
Indebtedness.

No action or resolution of any board shall be binding upon or expressive of the sense of The Chamber of Commerce.

6
Resolution.

Any board of this chamber may be dissolved by the directors upon petition approved by two-thirds of the members of said board present at a meeting officially called for the purpose of considering such dissolution; and any board shall be suspended or dissolved by the board of directors for any action contrary to the charter, by-laws, rules and regulations of the chamber; such suspension or dissolution may, if the board of directors so order, constitute a charge against the members of such board as provided in Article XI, of these by-laws.

7
Dissolution.

SECTION**8**
Reports.

Boards or associations, in affiliation with the chamber, shall submit at the annual meetings of the chamber reports of their condition and reviews of their proceedings for the year.

ARTICLE IX.**MEETINGS.****1**
Chamber.

There shall be a regular meeting of the chamber on the third Tuesday in each month, except during May, June, July, August and September, or when otherwise ordered by the chamber or its board of directors.

2
Annual.

The annual meeting of the chamber shall be held on the third Tuesday in April of each year.

3
Quorum.

Twenty members shall constitute a quorum at any regular or special meeting of the chamber.

4
Hours.

The hours for meeting shall be fixed by the board of directors.

5
Order.

The order of business at all regular meetings shall be as follows:

Call to order.
Reading minutes.
Communications.
Reports of officers.
Reports of standing committees.
Reports of special committees.
Reports of boards.
Unfinished business.
New business.
Elections.
Adjournment.

6
Board.

The board of directors shall hold regular meetings on the second Tuesday of each month; a majority of the board shall constitute a quorum.

7
Committees.

Meetings of committees may be called at any time by the president or by the chairmen of such committees.

SECTION.

Special meetings of the chamber, board of directors, and committees may be called by the president; special meetings of the chamber or board shall be called upon the written request of ten members.

9
Special.

The board of directors may at any time order a change in time of holding regular or special meetings.

10
Change.

At all special meetings of the chamber, only such business as the meeting was called to consider shall be discussed or acted upon, except by unanimous consent.

11
Business.

Neglect of officers, directors or members of committees to attend three consecutive meetings shall be deemed a tender of resignation, unless satisfactory reasons be given acceptable to the board of directors.

12
Attendance.

Upon motion of any member, the chamber may, by a two-thirds vote, go into executive session.

13
Executive.

No member shall be permitted to speak more than twice, or longer than ten minutes each time, on any one subject, except by a two-thirds vote of those present.

14
Speeches.

No one but a member shall address the chamber, except by unanimous consent. The presiding officer may, on extraordinary occasions, waive this rule, by consent of three-fourths of those present.

15
Exclusion.

All resolutions offered must be in writing and handed to the secretary.

16
Resolutions.

No member shall read or offer for action any communication, report or resolution, without first making a general statement of the subject matter thereof. Should any two members object to its coming before the chamber at once, it shall be referred to an advisory committee of three, to be immediately appointed by the presiding officer. After hearing any statement the member offering or the members objecting to the resolution may desire to make, said advisory committee shall report the resolution back to the same meeting of the chamber with a recommendation that the resolution be acted upon at once, or be referred for future action.

17
Reference.

SECTION

17
Approval.

Any communication, report or resolution which has received the approval of the board of directors shall be acted on without reference.

ARTICLE X.

ELECTIONS.

1
Election.

The election of directors shall be held on the second Tuesday in April of each year. If for any reason it is deemed expedient to change the date of any annual election, a resolution to such effect must receive a two-thirds majority vote of those present at any general meeting.

2
Nominating.

At the last regular meeting of the chamber prior to the annual election, a vote shall be taken by ballot on open nomination, for the selection of a nominating committee. Due notice of such meeting shall be previously given to each member by the secretary. The five members receiving the highest number of votes cast shall constitute the nominating committee.

3
Official.

The nominating committee shall prepare a list of twenty-eight candidates, to be known as the "official ticket," from which members may select fourteen for directors.

4
Report.

The report of the nominating committee shall be posted, and a printed copy thereof mailed to each member of the chamber at least six days prior to the annual election.

5
Polls.

The polls shall be open from 12 m. until 5 p. m. on the day of the annual election.

6
Result.

The fourteen candidates receiving the highest number of votes cast at the annual election shall be constituted and declared members of the board of directors for the ensuing year.

7
Tie.

In the election of directors, should a tie vote occur, the committee of judges shall cast lots and certify as elected the person or persons on whom the selection falls.

8
Unofficial.

Any twenty-five members of the chamber may nominate a different ticket or tickets by posting the same, over their signatures, on the bulletin board, not later than three days previous to the annual election.

All voting shall be by ballot. No proxies shall be allowed. A plurality of the votes cast shall constitute an election.

SECTION

9
Voting.

Members shall be limited to one vote each ballot for any one candidate at any election.

10
Limitation.

The president shall appoint and announce at the meeting when the nominating committee is elected, a committee of five judges, who are not members of the board of directors or candidates for election as such, to have supervision of the election, and such committee shall serve from the opening of the polls until the result has been ascertained.

11
Judges.

The committee shall cause to be issued to each director elected a certificate of his election, bearing the signatures of the committee of judges.

12
Certificates.

ARTICLE XI.

TRIALS AND CHARGES.

The board of directors shall constitute a court to examine into charges of unbusiness-like conduct, wilful violation of business contracts or obligations, or offenses against the by-laws, rules and regulations of the chamber.

1
Court.

If it shall become known to the board that any member has disgraced himself, and that, in the opinion of the board his further connection with the chamber would injuriously affect its good name and dignity, it shall be the duty of the board to cause an investigation, and it shall report the result of such investigation to the chamber for final action, with its recommendations.

2
Investigation

Charges made by one or more members against another must always be submitted to the board of directors in writing, and due notice shall be promptly given said accused member of such charges.

3
Charges.

Any member who may be expelled from the chamber shall forfeit his membership certificate and be excluded from the rooms, and the application of any expelled or suspended member shall not be again considered for election to membership, unless by a two-thirds vote of the chamber.

4
Expulsion.

SECTION**5**
Hearing.

Members against whom charges are made shall be entitled to a fair hearing in their own defense, but must not employ professional counsel to defend them.

6
Notification.

The secretary shall notify, by mail or messenger, any member who shall have been censured, suspended or expelled.

ARTICLE XII.**SINKING FUND.**

There shall be a sinking fund created for the purchase or erection of a Chamber of Commerce building, and all surplus moneys of the chamber shall be set aside or invested for this purpose by the board of directors.

ARTICLE XIII.**DISBURSEMENTS.****1**
Expenditures.

No disbursement of the funds of the chamber shall be made unless the same shall have been approved and ordered by the executive committee or board of directors. All disbursements shall be made by check. Checks shall be signed by the secretary and countersigned by the president, or one of the vice presidents, or the treasurer.

2
Appropriation.

No appropriation of money or other property of the chamber shall be made for any purpose other than to defray its legitimate expenses, except by the unanimous vote of the members present at a meeting of the board of directors, or a four-fifths majority vote of those present at a meeting of the chamber.

ARTICLE XIV.**SEAL.**

The Cleveland Chamber of Commerce shall have a seal of such design as the board of directors may adopt.

ARTICLE XV.

PARLIAMENTARY RULES.

The proceedings of the chamber meetings shall be governed by and conducted according to the latest edition of Cushing's manual on parliamentary rules.

ARTICLE XVI.

AMENDMENTS.

These by-laws, except those relating to non-resident membership and to membership seats, may be amended or altered by a two-thirds vote of those present at any regular or special meeting, provided notice of the proposed change shall have been posted on the bulletin board and mailed by the secretary to each member five days prior to such meeting. ¹ *By-Laws.*

All sections in these by-laws fixing the number of membership seats, their price and conditions governing ownership, and the exercise of privileges of same, shall not be amended, enlarged, abridged or otherwise changed, except by a three-fourths vote of all votes cast of members present at any regular meeting or special meeting called for this purpose. The sections in these by-laws relating to non-resident membership may be altered or amended by a two-thirds vote of those present at any regular or special meeting as hereinbefore provided, except that the number of non-resident members provided for in these by-laws shall be subject to increase or decrease by the board of directors. ² *Seats.*

All proposed amendments shall first receive the approval of the board of directors. ³ *Approval.*

SECTION

RULES AND REGULATIONS.

¹
Hours. The rooms of the chamber shall be open daily from 8 a. m. until 5 p. m., except Sundays, holidays, and Saturdays after 12 m. They shall also be open at other times for meetings of the chamber, board of directors, committees or boards, and by order of the executive committee.

²
Rooms. The rooms shall be for the exclusive use of members and guests, and shall not be used for any purpose not provided for, unless by permission of the executive committee, and then subject to such restrictions as it may deem proper.

³
Use. The rooms may be used for meetings of any branch of trade, business or profession represented in the membership of the chamber, but written permission must be obtained through the secretary prior to such meeting.

⁴
Visitors. A member may personally introduce a visitor to the privileges of the chamber by recording the name and residence of his guest, together with his own, in the visitor's register, which shall entitle such person to the privileges of the chamber for a period of two weeks. A card of membership in any commercial organization of good standing in the United States shall entitle the holder to the privileges of the chamber for a period of not exceeding two weeks. Such period may be extended by approval of the executive committee.

⁵
Registration. Persons not members attending any meeting shall be expected to register.

⁶
Press The courtesies of the chamber shall be extended to duly accredited representatives of the press.

⁷
Cards. A membership card shall be issued annually to each member, who will present it on entering, when so requested.

⁸
Books, Etc. No book, publication, or other property of the chamber shall be taken from the rooms, except by authority of the executive committee.

SECTION

No pictures or works of art shall be placed in the rooms without permission of the executive committee.

9
Pictures, Etc.

No advertisement of any nature shall be placed in the rooms without the consent of the executive committee.

10
Advertisements

Smoking shall be prohibited at all meetings of the chamber.

11
Smoking.

No member shall give any gratuity to an employe; any employe receiving a gratuity shall be immediately dismissed.

12
Gratuity.

It shall be the duty of the members to report in writing to the board any complaint, or offer any suggestion, with a view toward improvement in the management of the chamber.

13
Complaints.

PROCEEDINGS OF THE ANNUAL MEETING.

The sixtieth annual meeting of The Cleveland Chamber of Commerce was held in Chamber of Commerce Hall on Tuesday evening, April 21st, at eight o'clock.

The retiring president, Lyman H. Treadway, in the chair.

The minutes of the meeting of the Chamber on March 17th were read and approved.

The president submitted the following:

CERTIFICATE OF ELECTION OF DIRECTORS:

To the Members of The Cleveland Chamber of Commerce:

This is to certify that, at the sixtieth annual election of directors of The Cleveland Chamber of Commerce, held this day, the following members were chosen by ballot from the official ticket to serve as directors for the ensuing year:

<i>Charles F. Brush,</i>	<i>George W. Kinney,</i>
<i>H. W. Burdick,</i>	<i>H. H. McKeegan,</i>
<i>D. T. Croxton,</i>	<i>W. P. Murray,</i>
<i>Thos. C. Goss,</i>	<i>Charles A. Paine,</i>
<i>R. A. Harman,</i>	<i>J. B. Pearce,</i>
<i>H. A. Higgins,</i>	<i>Herbert W. Strong,</i>
<i>Charles S. Howe,</i>	<i>Windsor T. White.</i>

*Herbert J. Boggis,
Frederick E. Bruce,
C. T. Draper,
J. Arthur House,
Edward A. Roberts,
Judges of Election.*

April 14th, 1908.

A report from the board of directors with regard to the attitude of the Chamber toward the county building project was presented, on behalf of the directors, by the retiring

second vice president, Martin A. Marks. On motion of L. E. Holden, the report was approved.

The report of the special committee appointed to suggest any revision of the by-laws required, was read by H. H. McKeehan, chairman, as follows:

Your committee to whom was referred the matter of suggesting changes in the by-laws have considered fully all proposed changes which have been suggested to them. Upon full consideration, we suggest the following changes only:

(1) That Section 1 of Article VII be amended by omitting the words 'arbitration' and 'library.'

(a) Our understanding is that the president has not for many years appointed a committee on arbitration and that a committee on library is not at all necessary or desirable. It is our opinion that no standing committee should exist unless its members are expected to do, and in fact do something.

(b) We are of the further opinion that a membership of five is not sufficient for all committees. We suggest that this same section of Article VII be amended so as to provide that each standing committee shall consist of at least five members and embody the further provision that the president may from time to time, by and with the consent of the board of directors, appoint additional members of any standing committee.

(2) In view of the fact that regular meetings of the board of directors are held but once a month, and that it is frequently necessary and desirable that standing and special committees should report to the board of directors during the time intervening between two regular meetings, we advise that Section 6 of Article VII be amended by omitting the word "regular."

(3) We suggest that Section 1 of Article IX be amended so as to include the months of May and September. Our understanding is that no meeting of the Chamber has been held in May for three years, and that past experience has shown that very little is accomplished at the September meeting, due to the fact that a great many of the membership have not settled down to work after their summer vacations.

The proposed amendments were then read separately by Mr. McKeehan and, on his motion, seconded by W. P. Murray, the amendments were unanimously adopted, as follows:

Article VII, Section 1, to read—The president shall appoint the following standing committees of at least five members each, subject to confirmation by the board: Education, Entertainment, Executive, Legislation, Membership Admission, Municipal, Transportation.

The president may from time to time, by and with the consent of the board, appoint additional members of any standing committee.

Article VII, Section 6, to read—All standing and special committees shall report their proceedings at the meetings of the board or Chamber, and shall submit to the board of directors, prior to its last meeting before the annual meeting of the Chamber, a full report of their acts and findings from the time of appointment. Reports of all committees must be submitted in writing and filed with the secretary.

Article IX, Section 1, to read—There shall be a regular meeting of the Chamber on the third Tuesday in each month, except during May, June, July, August and September, or when otherwise ordered by the Chamber or its board of directors.

The annual report of the treasurer and financial report of the secretary were submitted and received for file, on separate motions.

REPORT OF THE AUDITING COMMITTEE.

The report of the auditing committee was presented, as follows:

To the Board of Directors of The Cleveland Chamber of Commerce:

Your auditing committee has carefully examined the books, accounts and statements of the secretary and treasurer, and finds them to be correct, as this day certified to in the books of the Chamber.

C. H. PATTON,
WALTER LEROY FLORY,
LEE SELOVER,
Auditing Committee.

April 14th, 1908.

REPORT OF THE BOARD OF DIRECTORS.

To the Members of The Cleveland Chamber of Commerce:

A summary of the following report has, as usual, been submitted to the membership. The full report must seem, by comparison, to be exhaustive; yet even in these pages there can be contained only a mere summary of the work actually accomplished.

The Chamber, its boards and committees, have held during the year five hundred and ten meetings. One hundred and forty-two new members have been elected. The results of the year's work speak for themselves, and require no further comment than appears in the report here submitted.

GROUP PLAN.

The group plan committee has given attention during the year to various phases of this project. A question as to the desirability of the location of the jail adjacent to the county building has been considered; the proposed establishment of passenger steamship docks at the foot of East Ninth Street has had some attention, as well as various other questions of detail in connection with the grouping of our public buildings.

It was hoped, at the beginning of the year, that the committee might be able to present a plan for a civic art commission for the City of Cleveland similar to, and perhaps, even broader in scope than similar commissions in other cities.

Acting under the direction of the committee, the counsel of the Chamber prepared a tentative draft of a bill for introduction in the state legislature, providing for a form of Civic Art Commission; this bill was prepared for consideration rather as a concrete plan for discussion than an actual piece of legislation, and various considerations prompted the committee not to cause its introduction in the state legislature during

the present session. Your committee has no question, however, but that it will, in the near future, be able to present a feasible and satisfactory plan for the creation of a civic art commission.

PROBLEMS OF THE NEW COUNTY BUILDING.

The construction of the county building, the first of the local buildings which are to be a part of the group plan, is, by statute, placed in charge of a commission composed of the three county commissioners, Messrs. Mathews, Fischer and Mackenzie, and four citizen members, Gen. Jared A. Smith, a retired United States Engineer, E. A. Cass and M. F. Bramley,* practical constructors, and Charles Higley, an attorney. The personnel of the commission was determined by the judges of the Common Pleas bench. The building is to cost about \$3,000,000.

The danger of irregular procedure in the construction of public buildings has become a matter of common report in America, and has created in the public mind an anticipatory prejudice whenever public work of this character is contemplated and a distinct doubt that the work will be accomplished as well and as economically as private work would be of the same character.

The interest of this Chamber in the county building is not measured alone by the importance of that structure; its construction under favorable conditions will be of marked importance in its relation to the public sentiment which at the present time sustains the group plan project. Its construction under circumstances of public suspicion and scandal would have a correspondingly adverse effect on the entire group plan.

Early in the County Building Commission's procedure, shortly after its contract with Andrew Dall & Son had been

*Since the presentation of this report to the Chamber, Mr. Bramley has resigned from the Commission, and the vacancy has been filled by the appointment of Hon. Carlos M. Stone.

let and had been confirmed by successful litigation, it appeared wise to the commission to make an important change in the character of the "cut" of the granite to be used in the construction of the building. The change in the "cut" was favored by almost every member of the commission and was approved by the Board of Supervision. On the contrary the question of the amount of money which the county should have received from the contractors in compensation for this change became the subject of a serious dispute, involving considerable newspaper publicity and the implication that the commission had made a bad bargain for the county. This feeling was heightened by the knowledge of the fact that the Board of Supervision in giving its approval to the change had offered to render an opinion as to the value of the change to the county if furnished with sufficient data to make the necessary computation, and that the commission had not furnished the necessary data. No action was taken by the Chamber in connection with this matter.

In December of this year, it became known that a committee of the commission, called the "Committee on Changes in Specifications" had under consideration the advisability of suggesting a second important change to the commission, viz.: the construction of the monumental interior courts of machine-cut limestone instead of hand-cut sandstone, as provided in the contract. At the meeting of the Chamber on December 17th, 1907, your directors submitted a resolution, presented by Dr. Charles S. Howe, which, in effect, requested the commission not to make this change in the contract. The resolution was presented to the County Building Commission at its meeting on the following day. It was evident at that meeting that the "Committee on Changes and Specifications" could not secure sufficient votes to approve the change proposed, but the committee asked and received permission to investigate the question of substituting brick for sandstone in the interior courts.

Your directors considered this proposition at a meeting on December 30th, 1907, and concluded that it involved two ques-

tions—first—the merits of the change, and second—the question of the style and general appearance of the building. Plans involving the style and general appearance of the building are subject, by statute, to approval by the Board of Supervision. Your directors, therefore, adopted a resolution requesting the County Building Commission to submit the advisability of this change to the Board of Supervision. This resolution was received by the County Building Commission at its meeting on December 31st, and no action was taken thereupon, but your directors feel certain that the commission will see the wisdom of submitting the proposed change for approval to the Board of Supervision. Action on this question has been delayed by the regrettable illness of General Jared A. Smith, a member of the commission, one of the most earnest advocates of the change.*

At the very outset of construction minor changes in the contract were so frequently made, and under circumstances of such doubtful regularity of procedure as to again attract the attention of your directors. Some of these changes were made by the superintendent without authority of the commission; some of them were made by the commission upon statements giving the reasons therefor, which may have been and probably were entirely adequate to enable the commission to decide upon the advisability of the change, but which furnished the public no comprehension of any adequate occasion for such change. This created more or less public apprehension; it gave rise to newspaper publicity.

The relations of the architects of the county building, Messrs. Lehman & Schmitt, to the County Building Commission are of a most peculiar character. Your directors see no reason to go into details at this time as to the cause of these relations; it is sufficient to say that an antagonism exists between the commission and the architects that has led to a

*The proposed change was submitted to the Board of Supervision and failed to receive the approval of that body.

complete lack of harmony. Your directors are inclined to believe that this lack of harmony is not wholly to the disadvantage of the public.

Having gathered together the proof of several changes in the plans and specifications which they considered as being irregularly made, and as being detrimental to the best interests of the building, Messrs. Lehmann & Schmitt preferred these charges to the commission and requested an investigation thereof. Their motion in the matter received the support of one or more members of the commission, and at two meetings of the commission an effort was made to secure by some competent method an investigation of the charges preferred by the architects. The members of the commission declined on each of these occasions to make an investigation and based their reasons for declining on the assumption that the charges were trivial in character; that the charges did not effect the stability of the building, and that the charges were preferred by Messrs. Lehman & Schmitt for the purpose of embarrassing the commission and its superintendent, and as the result of the peculiar relations existing between these parties rather than from motives more commendable.

The members of the commission, in discussing the changes, ignored the question of irregularity of procedure by which some of them had been made.

The controversy has engendered an increase in the antagonism already existing, and scarcely a meeting of the commission passed without the enactment of scenes seriously prejudicial to the careful and dispassionate consideration and action upon those business questions which these meetings were called to consider. The controversy was resulting in delays of various kinds, embarrassing to the contractors in their effort to complete the building within the time limit fixed by the contract, and furnishing them with reasonable grounds for a request for an extension of time. The situation had grown to be so acute that your directors could no longer ignore its

existence, in view of the possibilities it represented of grave disadvantage to the group plan as well as to the county building.

On December 30th, therefore, your directors granted a hearing to Mr. Schmitt of the firm of Lehman & Schmitt, secured from him an accurate statement of the charges he had preferred, gave thorough consideration to his request that the Chamber of Commerce bring about in some manner a thorough investigation of those charges, and adopted a resolution requesting the County Building Commission to ask the Board of Supervision to investigate these charges.

This resolution was presented to the County Building Commission at a meeting of the commission on the day following. At this meeting, for the first time, the members of the commission were apparently forced to the conclusion that there was a necessity for an investigation. They were reluctant, however, to request the Board of Supervision to make an investigation which did not lie within its statutory province, and of charges which the members of the commission regarded as being without importance. For this reason, the commission endeavored to arrange to have the investigation conducted by Charles F. Schweinfurth, a local architect of the first reputation, or by a commission of local architects of high standing. As the commission might have anticipated, these efforts failed.

Members of the Board of Supervision were then consulted in their individual capacity, with the result that they recommended Owen Brainard, a consulting engineer of New York, to make the investigation, and he was employed for that purpose by the commission. Under the authority of your directors, in the meanwhile, the secretary attended every meeting of the commission, and in this way was instrumental in securing the adoption of the following rule to govern every future change:

"No change shall be made in the plans or specifications other than in the following manner: There shall first be offered a resolution reciting the changes contemplated and giving fully the reasons, which resolution shall direct the super-

intendent to submit estimates of the money value involved, together with a detailed estimate of the cost under the plans and specifications. Upon the filing of the estimate a resolution shall be offered directing the proposed change or authorizing a contract therefor."

The investigation by Mr. Brainard of the charges preferred took place on February 13th-15th. The investigation was conducted with the highest intelligence, fairness and integrity. Through the influence of the Chamber, two questions, which had not originally been included in the original list of questions submitted to the investigator, were proposed. Mr. Brainard's report made it apparent that changes were made from the specifications; that some of them improved conditions, and that others did not, but that the money value involved was small.

The important result gained by the investigation, however, was the appointment of Mr. Brainard himself, as superintendent of the building. It is a pleasure to your directors to be able to say that this appointment was made by a nearly unanimous vote, one member only dissenting. The influence of the Chamber was exerted helpfully to bring about this appointment.

Your directors trust that our members will observe closely the further development in the construction of this building, and give their earnest support and co-operation to the commission and its superintendent in their effort to construct the building properly.

FEDERAL BUILDING.

The authorization of an appropriation of \$850,000 for the Federal Building seems necessary in order that the building may be completed in accordance with the plans, and in conformity with the usage of the government in buildings of this size and importance. The additional appropriation is largely made necessary by the marvelous increase in the postal business since the plans were drawn, necessitating important

changes. If the appropriation were not made by the present session of Congress, one of two plans must be adopted: either the building would have to be finished in a style far inferior to the finish of buildings in cities of Cleveland's rank, or work on the interior of the building would have to be brought to a standstill until the money is obtainable from Congress. Congressman Burton has labored for the additional appropriation during the past winter with characteristic zeal and effectiveness. At his suggestion this Chamber sent a delegation to Washington on March 18th, consisting of your president, former President Prentiss, former President Swasey, former President McNairy, Postmaster C. C. Dewstoe, and the secretary. Messrs. N. D. Chapin and George T. Bishop joined the delegation in Washington. The members appeared before the committee on public buildings and grounds of the House of Representatives on March 20th, the preceding day having been spent in conferences with various government officials with regard to the desired appropriation. Congressman Burton advocated the appropriation most ably and addresses were made by Postmaster Dewstoe and your president.

Arnold W. Brunner, the architect of the building, was present and assisted the committee greatly by a presentation of the facts in relation to the building. The delegation was also indebted to James Knox Taylor, Supervising Architect of the Treasury Department, who favored the authorization, in an address before the committee.

Although this specific appropriation is complicated somewhat by its relation to a general public building bill and its relation also to other appropriations advocated by various committees of Congress, your directors are hopeful that the result may be satisfactory to Clevelanders.*

*Congress granted an appropriation of \$775,000. It is believed that this amount will permit the completion of the building.

LEGISLATION.*

Your directors feel that the Chamber has reason to be gratified at the conscientious and able work of its committee on legislation during the session of the legislature now drawing to a close. Never has state legislation affecting the city of Cleveland received more thorough consideration.

Prior to the convening of the General Assembly, the committee held several sessions to plan its work. Mayor Johnson conferred with the committee on one occasion, at our invitation, as to bills to be urged by the Chamber and legislation in which the Mayor was interested. He was assured that the committee would approach the consideration of any bill initiated by him with the assumption that it was for the benefit of the city. An assurance of co-operation was received from the Mayor with regard to several of the bills proposed by the Chamber. Again, the committee entertained at luncheon the Cuyahoga legislative delegation, together with your president and the chairmen of committees which were preparing bills for introduction. These sessions, it is believed, were helpful in making plain to our representatives in the legislature the attitude of the Chamber toward all legislation.

Your committee on legislation and its sub-committees have held altogether thirty-five sessions. The committee has critically examined nearly one hundred and fifty bills, and has reported to your directors recommending action on thirty-nine of these bills. Reports were presented to the Chamber at its February meeting on the proposed initiative and referendum amendment to the Constitution, and on the Stockwell municipal ownership bill; and at the March meeting the committee reported its action and that of your directors on thirty-five other bills. Later your directors, on

*The fate of all legislative measures with which the Chamber has been concerned is embodied in this report throughout, as a matter of record; although the final disposition of many of the bills took place after the date of the report.

the recommendation of the committee, following a suggestion from Representative Paine of Toledo, sent a delegation to urge the passage of the Paine Federal Plan Bill, which also provided for a mandatory civil service system in all cities of the state.

For its consideration of pending legislation the Chamber receives each week copies of every bill and joint resolution introduced in the legislature, and each one as it is received is carefully examined for the purpose of discovering whether or not it treats of a subject in which the Chamber ought properly to take an interest. In this preliminary examination, only the bills which are obviously of no interest to us are thrown out. Those which may by any possibility be of interest to this city are laid before the committee on legislation, with the exception of such as deal with matters which are under the special care of some other standing or special committee of the Chamber.

The committee on legislation this year divided itself into sub-committees in order to facilitate the thorough investigation of all bills. The bills received by the committee were distributed among the several sub-committees. Every bill upon which the committee has reported to the board of directors, therefore, had passed through this course: It was analyzed and reported upon by a sub-committee which had gone over the subject of the bill thoroughly; the report of the sub-committee then had careful consideration from the committee on legislation. In some cases either the whole committee or a sub-committee, or both, held hearings, at which parties interested, pro or con, in a particular measure, were given an opportunity to express their opinion.

MUNICIPAL OWNERSHIP BILL.

House Bill No. 735, by Mr. Stockwell, provided that municipalities be empowered to establish and maintain artificial gas plants and "to acquire, own, construct, equip and

operate street railways and the necessary land therefor within the corporate limits of the municipality and extensions therefrom in adjacent and contiguous suburbs." Municipalities already have the power to own water works, lighting, power, heating and natural gas plants. This bill would increase this power to include the ownership of practically all public utilities except telephones.

The bill contained a complete system of provisions for constructing, acquiring, equipping and extending street railways in particular, together with a civil service system.

The committee on legislation reported in part as follows on this bill:

"In the judgment of your committee all proposed legislation looking toward the acquiring and operating of public utilities by municipalities should be most carefully scrutinized. Even its warmest advocates agree that unless the plan upon which it is inaugurated is safeguarded with all the wisdom and foresight possible, the actual operation may bring great harm to the people, particularly if the affairs of a city fall into the hands of unscrupulous and self-seeking men. There are many people who are so disgusted with the selfish and oppressive manner in which public service corporations carry on their business in some places, that they are attracted by the scheme of municipal ownership in the abstract, but they hesitate to adopt any plan yet suggested, because they fear to fly to other evils which they know not of. Others contend that present conditions result from defects in existing laws brought upon the statute books in the interest only of these corporations, and they advocate a revision of these laws, looking toward better regulation, yet find it exceedingly difficult to formulate suitable amendments and secure their enactment, because the practical difficulties of legislation are so great. They maintain that municipal ownership presupposes an ideal condition of society when men are grown honest and each of them seeks first, not his own but the public good, and that when this time comes the need for public ownership will be gone.

"The authors of this bill doubtless believe that present conditions can be improved if the people and all of the people

are given the power to decide for themselves as to whether the municipality shall embark in the street railway business and other municipal operations, and that with the responsibility will come soberness and wisdom. They have worked earnestly and faithfully, and their task has not been an easy one.

"Your committee have tried to put aside all personal bias, either for or against the general principle of municipal ownership, and to consider this measure in its application only to existing conditions without attaching too much weight to local or transient aspects. We have hesitated to criticize, but we feel that we would fail in our duty if we should not point out to you what we believe are some serious defects in this bill."

After pointing out these defects, the committee said further:

"But the authors of this bill tell us that it is permissive, that the scheme of municipal ownership therein authorized cannot be secured until two-thirds of the voters voting on the question favor it, and that when such a majority are favorable the rest of the people should be compelled to submit. It may well be doubted whether in matters involving questions of municipal finance wisdom would be found with the multitude. We believe that the propositions which must be contained in this ordinance are so intricate, involved and far reaching that a submission of it to the people in the heat and excitement of an election would not secure an expression of opinion which ought, of necessity, to control in matters of this kind.

"After a somewhat extended and exhaustive examination of this bill, in which we have been aided by conferences with its friends as well as its foes, we are constrained to recommend to you that in our judgment it should be defeated."

Your directors approved this report, and after discussion on the floor, the Chamber adopted the report at the February meeting. The bill was not reported out of committee in the House of Representatives.

INITIATIVE AND REFERENDUM AMENDMENT.

Senate Joint Resolution No. 50, by Mr. Atwell, as passed by the Senate, provided that no law passed by the General

Assembly (except certain so-called emergency measures, which should require a two-thirds vote of each house) should become operative in less than ninety days after the adjournment of the session of the Assembly at which the act was passed.

If before the expiration of the ninety-day period petitions should be filed with the Secretary of State, signed by 5 per cent. or more of the electors of the state, requesting a popular vote upon any act or part of an act passed by the General Assembly, the same should be submitted to such a vote at the next November election occurring thirty days or more after the filing of the petitions, and the operation of the act should be suspended pending the popular vote.

Or, if petitions signed by 10 per cent. of the electors, be filed with the Secretary of State, requesting a popular vote on any measure introduced in the legislature and not passed without amendment, or passed and vetoed by the Governor, the same should be submitted to a vote of the electors at the next November election, occurring not less than forty-five days after the petitions were filed.

The last previous vote for Governor would be the basis for determining the necessary number of petitioners, and the designated percentage of electors in a majority of the congressional districts would be required to sign petitions.

Petitioners would be required to give residence and occupation.

Separate ballots for submission of measures to a direct vote should be provided, and should bear no party emblem or indorsement.

The amendment would be self-executing, but laws might be enacted to facilitate its operation.

No act of the General Assembly would be rejected and no law enacted by a popular vote, unless the total number of votes cast thereon should aggregate not less than 60 per cent. of the total number of votes cast at the election, and in such

event a bare majority of the votes cast on the measure would prevail.

The right would be reserved to the legislature to repeal or amend any law however enacted, and to the courts to pass upon its constitutionality.

Laws might be passed extending the provisions of the amendment to matters of local legislation in counties, municipalities and other political sub-divisions of the state.

The Governor would not have the veto power over a law enacted by popular vote.

The report of our committee on legislation on this bill contained the following:

"The amendment provides that a law may be enacted or rejected, as the case may be, by a bare majority of the votes cast on the measure, if the number of votes cast thereon be sixty per cent. of the whole number of votes cast at the election.

"Therefore it is possible that 30% plus 1 of the votes cast at the election may pass or reject a law.

"In a so-called 'off-year' when nothing like the entire vote of the state is cast, the result would be that a much smaller percentage of all the electors would pass or reject.

"In the presidential election of 1904, 1,026,229 votes were cast in Ohio. In 1906, the vote for Secretary of State was 792,355, less than 80% of the vote cast two years previously, and with the actual number of electors largely increased.

"If a direct vote had then been taken on any law, less than 24% of the actual number of voters in the state would have been decisive.

"This is far from our much vaunted and valued doctrine of rule by the majority.

"We are of the opinion that if it is proper at all to submit proposed laws to a direct vote, a majority of all the votes cast at the election should be necessary to carry in the case of the initiative, or to reject in the case of the referendum.

* * * * *

"As the resolution now stands, a law might be proposed and enacted by the people. It might then be repealed or

amended by the General Assembly, which would nullify the vote of the people unless and until another vote might be taken by way of the referendum, on the repealing act. It might be the political death of a few statesmen to repeal or amend a law enacted by the vote of the people, but if legislatures are as corrupt as they are reputed to be by the friends of this new scheme, the consideration for such a demise could be made entirely satisfactory to the decedents.

"Our system of government at the present time is a finely constructed scheme of checks and balances. The House and Senate are checks upon each other, and the Governor upon them both. And back of them all are the courts that keep them within their constitutional powers."

The committee then discussed the operation of the Initiative and Referendum in other states and countries where the system has been adopted, and concluded as follows:

"As a conclusion from the foregoing, it seems to us that there has been no adequate nor conclusive experience that warrants any such change in our fundamental system of government, as this amendment contemplates. We therefore recommend that the resolution be defeated."

This report was also adopted by the Chamber at the February meeting, after thorough discussion, with few votes in the negative.

In the House the resolution was amended to require a majority vote, and passed in that form, which removed the feature regarded by our committee as most objectionable. The Senate refused to concur in the House amendments, and a conference committee was appointed, which failed to agree upon a recommendation, thus defeating the passage of the resolution.

THE PAINE FEDERAL PLAN BILL.

This Chamber has repeatedly favored the "federal plan" of government for municipalities. Especially if safeguarded by the merit system, this plan centralizes responsibility without too much danger of misuse of the power also centralized by it.

Representative Paine of Toledo, Chairman of the House Committee on Cities, introduced in this session of the legislature a bill providing a simplified form of the federal plan, not so revolutionary as to disturb seriously the present administrative system, but giving promise of the results sought by the federal plan, and containing a complete civil service system which would be obligatory upon all cities. Your committee on legislation reported to your directors as follows on this bill (H. B. 914):

"Perhaps an understanding of the provisions of the bill can best be reached by the statement that its effect in Cleveland would be as follows: The Mayor would appoint, and have the power to remove, a director of public service and a director of public safety, who should serve in place of the boards now having the direction of these departments; and he would also have the power to appoint and remove the heads of the sub-departments of these two departments. The department of public safety would have the supervision of the fire and police departments and the office of the building inspector, as it now has, and in addition the department of charities and correction. The department of public service would have administration of all the other public works, including the parks. The bill also provides a complete civil service system, which is made mandatory. A board of health of three members is to be appointed by the Mayor and confirmed by the council.

"The bill has now passed the House; and your committee is advised that many of the smaller cities of the state, whose representatives were formerly very much opposed to the principle of the federal plan, are now ready to favor such a bill because they have found the machinery of city government, under the present municipal code, rather cumbersome and expensive in such small cities.

"In considering the bill somewhat at length, your committee reaches the conclusion that if the federal plan is to be established, greater efficiency in the administrative work of large cities would be secured by the creation of a third department in addition to the departments of public service and public safety; since the department of public service, particularly, is likely to be overloaded with duties in large cities. Your committee believes that such a third depart-

ment might properly have the direction of the parks and of charities and correction, which would seem to be an advantageous grouping; and we recommend an amendment to the bill providing for such a department. If, however, such an amendment would seem likely to imperil the passage of the bill, your committee would favor the approval of the bill in its present form by this Chamber."

This report was presented to your directors by Chairman Siddall of the committee on legislation, with an oral statement by Chairman F. W. Treadway of the committee on civil service legislation, who approved, in general, the civil service features of the bill. Your directors adopted the report, and authorized a delegation to present the views of the Chamber at a hearing before the Committee on Municipal Affairs of the Senate. Our delegates participated in such a public hearing on the evening of March 24th.

The bill received a tie vote on reaching the time for action in the Senate, and was thus defeated; the vote was reconsidered, however, and the bill was enacted.

OTHER BILLS.

The thirty-five bills acted upon by your directors upon the report of your committee on legislation, the action being confirmed by the Chamber at the March meeting, were reported on by the committee as follows:

House Bills Nos. 774 and 1045, the so-called "anti-discrimination" bills, presumably intended to prevent the crushing of competitors by powerful corporations, but very far-reaching in their probable effects. The first, for example, provides that any person, firm or corporation doing business in Ohio, and engaged in the production or distribution of any commodity in general use, who should discriminate in price between different sections, for the purpose of destroying the business of any competitor, should be deemed guilty of unfair discrimination, and should be liable to a heavy penalty. Courts have held that intent is proved by its effect in law, or in other words that a man intends the legal consequences of

his act. Under such an interpretation, this bill might easily prevent the production and distribution of commodities in this state, with the freedom of action necessary to the conduct of a business, and would undoubtedly limit free competition and trade. Both these bills were disapproved most decidedly. Neither of these bills was reported out of the committee to which it was referred in the House of Representatives.

Another bill relating to the conduct of business in Ohio was, however, most heartily approved by your committee. This was S. B. No. 377, providing that business shall not be carried on in Ohio under assumed or fictitious names, unless the persons conducting such business file with the county clerk a certificate giving the true names of the persons owning and conducting the business, and their addresses. The bill, however, would in no way affect corporations organized under the laws of this or other states doing business lawfully in this state. The means of enforcing the provision would be, that no action at law would be permissible to such persons until they had filed the required certificate. This bill passed the Senate but was defeated in the House.

A number of financial bills were considered by the committee. Foremost among these was H. B. No. 833, known as the Thomas Banking Bill. This bill provides in detail for the organization of banks, and permits any existing banking company to elect for the future to avail itself of the provisions of the act, although no existing company will be obliged to do so. Suitable provision is made for the management of such institutions, and a reserve is provided for. Severe penalties are prescribed for malfeasance in office on the part of bank officers. The appointment of a bank superintendent is required to be made by the Governor and confirmed by the Senate, and general inspections are required to be made by him at least once a year. The banks are required to report their condition to the superintendent at least four times a year. This bill has the support of the Ohio Bankers' Association and the Ohio State Board of Commerce, and would be a

long step in the right direction. The present banking laws of Ohio are inadequate, and every effort should be made to provide for reasonable regulation and inspection of these institutions. Your directors earnestly favored the enactment of this bill, which is in its essence the same as the Thomas Bill of the last session of the legislature, also approved by the Chamber.

This bill was enacted after being materially amended in both houses. Its essential provisions were, however, retained.

A number of other banking bills were introduced, which your committee regarded as being vicious in principle. These were the several bills which embodied the so-called "Oklahoma Plan," by which each bank in the state would be required to pay into a state fund a percentage of its capital stock, or of its daily average deposits, to constitute a guarantee fund, from which depositors in any bank which fails should be reimbursed for their losses.

Three House bills and two Senate bills providing such a "depositors' guarantee fund" were examined by your committee. It was believed that the principle of requiring strong and well-managed banks thus to support weak and ill-managed institutions was thoroughly wrong, and might even tend to put a premium on recklessness or dishonesty. None of these bills was reported out of committee in either house.

H. B. No. 915 provides that all the officers, trustees, directors or owners of any banking institution of any kind, shall be held to have vouched for, and certified to the truthfulness of, any report required by law to be published by the institution; and a heavy penalty is provided upon conviction of any officer for having failed to inform himself of the true condition of the institution before the attestation and publication of any such report. Your committee felt that while the purpose of this bill was good, it was too broad in its scope. It went beyond the provisions of the Federal Statutes which have to do with National banks, and would make some persons

answerable to a crime who ought not to be held so responsible. The directors agreed with this action and the bill was disapproved. It was not reported out of committee in the House.

S. B. 419—in effect a codification of the laws governing building and loan associations, is in many respects an admirable bill; but it seemed to your committee, after thorough study and consultation with both advocates and critics of the bill, that it contained a number of provisions which it would be very unwise to enact. It was believed that under the bill such institutions could be conducted under a name and in a manner which would scarcely distinguish them from savings banks; and they would not be subject to such regulations as should be imposed on such banks. The directors concurred in this view. The bill passed the Senate in an amended form, which removed one of your committee's objections, but this was a minor one. It later passed the House and was signed by the Governor.

S. B. 483 provides a punishment for those who maliciously circulate false statements as to the condition of any banking institution. Your committee heartily approved this bill, which passed the Senate, but was indefinitely postponed by the House.

H. B. 1207 provides that any officer of any banking institution who obtains money for himself or another, or for himself and another, by means of an overdraft on his bank, shall be guilty of larceny unless such overdraft be authorized by the board of directors. This bill your committee regarded as a severe but just measure. The bill was favorably reported by the House committee, but did not obtain a position on the Calendar in time for action.

H. B. 826 would enlarge the field of investment available for trust funds along lines considered perfectly safe; for example, permitting their investment in municipal and school bonds. The committee favored the enactment of this bill, which was not, however, reported out by the House committee.

Other financial bills considered by your committee were

H. B. 752, which provides that an unexpended balance left in a special county fund may be used to redeem bonds issued for some other specific purpose. The bill was intended to cover a special case, but the principle was considered wrong by your committee, and the bill was disapproved. The bill was enacted, but with some amendments apparently intended to limit its application to the special Hamilton county case which it was framed to cover.

H. B. 772, by Mr. Stockwell, would enable city councils to require the deposit of sinking funds in banks offering the highest rates of interest on competitive bidding. This principle was not regarded with disfavor by your committee, but no further surety was required from any bank bidding for such funds than a surety company bond. This your committee believed might not be the best form of security. The bill was enacted.

S. B. 296, by Mr. Howe, would enable the city council to fix the subscription price of municipal bonds without advertising for bids. Your committee disapproved this principle, believing that the market price would be most economically and accurately ascertained by competitive bidding. The bill passed the Senate, but was not reported by the House Committee on Cities.

H. B. 1068 is nominally intended to suppress bucket shops. Your committee believed, however, that its provisions would unquestionably apply to every stock exchange in the state, and that so large a question should not be determined upon the meagre and insufficient consideration which would undoubtedly be given to a bill ostensibly designed to cover bucket shops only. The bill was not reported out of committee in the House.

Several bills intended to extend and strengthen the depository laws specifying the qualifications of banks for the deposit of public funds and safeguarding such deposits, urged by the Ohio State Board of Commerce, were considered by your

committee and reported favorably, as was also S. B. 287, intended to extend and strengthen the provisions of the uniform public accounting law. It will be recalled that these laws, which were enacted largely through the efforts of the Ohio State Board of Commerce, have resulted in great saving to the state and its minor political sub-divisions. The bills strengthening the laws did not reach the Calendar, however. Another bill urged by the Ohio State Board of Commerce was S. B. No. 286, an amendment of an act passed in 1904 to establish a state highway department, and defining the powers and duties of the office, and to provide for a system of state, county and township co-operation in the permanent improvement of public highways. The changes seem to be chiefly in the manner of apportionment of funds making the division of expense as follows: State, 50%; County, 25%; Township, 15%; Abutting Property, 10%. This bill was approved by the committee, and has been enacted.

S. B. 337 is a bill to establish an Ohio State Board of Accountancy for the regulation of the practice of the profession of public accounting, such Board to examine applicants for certificates entitling the holder to the use of the title "C. P. A.," meaning "Certified Public Accountant." The bill was endorsed by the Ohio State Board of Commerce, and your committee believed it to be a desirable measure and recommended its approval. It was enacted by the legislature.

S. B. 401, by Mr. Howe, provides that cities may have a large part of their public works done by direct labor. In the form in which it was drawn, this bill did not seem to meet the objections which would naturally arise in this connection—such as the doubt of the use of proper economy—and it was disapproved. The bill passed the Senate, but was held in the Committee on Cities of the House of Representatives.

H. B. 750 originally provided for the creation of a park commission, if the electors of a city so decide at a special election; such commission to have power to issue bonds each year to the amount of one-third of 1 per cent. of the tax duplicate,

in addition to all other bonds authorized by law ; no limit being placed on the total amount which may be so issued through a series of years. This bill in its original form was therefore strongly disapproved by your committee and by your directors. A substitute bill was reported favorably by the Committee on Cities of the House, which would not give to such commission the power to issue bonds, but merely to recommend such issues to the council. This substitute, which lacked the chief features objected to by our committee, was enacted.

Two joint resolutions were introduced by Mr. Stockwell, proposing the submission of a constitutional amendment permitting the larger cities to establish municipal courts and abolish the justice courts and police courts. Your committee heartily favored these resolutions. Neither was reported out of the House committee.

H. B. 1024 contemplates placing the judicial ticket on a separate ballot. Your committee decidedly approved this principle. The bill was not reported out of committee.

A number of measures relating to schools were considered by the committee, in the light of the Chamber's previous attitude toward school legislation in Ohio. One bill, H. B. 887, legalizes city normal schools, which are already established in Cleveland and elsewhere. This was approved by the committee, and was enacted by the legislature.

Another bill, H. B. 1016, was intended to permit certification of normal school graduates without further examination. After consideration and conference with those interested, your committee secured the amendment of this bill so as to provide that, after a single examination by the Board of School examiners, graduates of city normal schools should have their certificates renewed upon the recommendation of the superintendent of schools. The bill, as amended, was recommended by the Committee on Common Schools, but did not reach a vote.

H. B. 830 provides that in city school districts for which a depository has been designated, the clerk of the board of educa-

tion may act as treasurer of school funds. Your committee believed that this removed a proper check upon the disbursement of school funds, and disapproved the measure. The bill was enacted.

H. B. 1025 provides that the state railroad commission may decide, when petitioned by a city council, or by county commissioners, or by a railroad, whether or not grade crossings shall be abolished; thus transferring to this commission the power now vested in the city council, or in the county commissioners; and under its operation a city might have such work forced upon it without its consent. Your committee strongly disapproved this measure, which was held in the committee of the House.

Amended S. B. No. 486 would provide that after the passage of the bill public service corporations may issue stock, bonds and other certificates of indebtedness only upon the authority of the state railroad commission, which shall have authority to investigate and pass upon the amount of such issues. The commission may authorize 25 per cent. in excess of the amount actually invested, for promotion expense. Franchise values cannot be capitalized; the capital stock of mergers shall not exceed the par value of corporations consolidated. The penalty for any officer violating the provisions is \$1,000 to \$5,000 for each offense. The bill apparently has a two-fold purpose—to protect investors and to protect users of the service of such corporations. Your committee held it as of doubtful propriety to endeavor to protect the investors in such properties or the investors in any other property, especially since under such a bill the commission might be thought to guarantee a corporation by this means. For the second purpose of protecting the users of service, the bill furnishes, in the minds of your committee, a roundabout method. The railroad commission now has power to fix rates for steam roads, and the power of fixing rates to be charged for the service of the other corporations named in the bill is delegated to the municipalities. Service rates should undoubtedly be based

upon the actual value of property owned by a public service corporation, but many such corporations are already over-capitalized, and this bill would not apply to them. The committee therefore disapproved the bill as being in its judgment entirely inadequate to secure the results apparently desired. The bill was recommended with amendments by the Senate committee, but was recommitted and received no further action.

H. B. 858 provides for the initiative and referendum in municipalities. The initiative upon petition of 10 per cent. if the ordinance were to be submitted at a regular election, or for a special election, a 15 per cent. petition. The council might provide for the submission of any ordinance granting a franchise, or creating a right, or involving the expenditure of money, at a special election; and any franchise ordinance *must* be submitted to the people upon petition of 10 per cent. for a regular election, or 15 per cent. for a special election. For the passage of any such ordinance, only a majority vote of those voting on the proposition was required. In view of the last-named fact, your committee emphatically disapproved this measure, a disapproval in which your directors concurred. The bill was later amended to require a 30 per cent. petition for a special election, and a majority of those voting for the head of the ticket at a general election. It passed the House, but was defeated in the Senate.

H. B. 1175 is designed to give municipalities the power to construct, maintain and regulate municipal tunnels and conduits, and to cause the removal of overhead wires. Your committee regarded the bill as being in the direction of progress, and was able to discover nothing objectionable in its provisions. It was therefore recommended for approval. It did not reach a vote.

TAXATION.

Your committee on taxation is justified in a feeling of pride that this Chamber has been one of the influences which have brought about some progress toward constructive taxa-

tion legislation in Ohio. There is every reason to believe that the people will have an opportunity to amend the constitution of the state, this fall, in its weakest point; and the amendment proposed is believed to be the best yet advanced.

The Tax Commission appointed by Governor Harris, as reported by your directors last year, continued its work aggressively, and reported in time to have its recommendations approved in the Governor's message to the legislature. This Chamber was represented at various hearings before the commission.

The report of the commission was received with general approval by most students of the subject and by practical men of affairs throughout the state. The commission had the benefit of the discussions of the National Tax Conference held at Columbus in November, which was attended by A. T. Hills, Esq., and Edward A. Foote, Esq., representing your committee. This conference, presided over by Governor Guild of Massachusetts, and attended by a large number of scholars as well as statesmen and men of affairs from many states and Canadian provinces, was the most authoritative gathering ever assembled to discuss the subject; and it condemned unanimously the obsolete "general property tax" system, under which Ohio has been struggling for many years.

The recommendations of the commission received the unanimous approval of your committee on taxation (with certain provisos as to putting any new laws into effect prior to the adoption of the constitutional amendment) and were approved by your directors upon the report of the committee. They were as follows:

"First, an amendment of the constitution of Ohio abolishing the general property tax now required in Section 2 of Article XII, and giving to the legislature a freer hand to deal with such subjects as franchises, stocks, bonds, cash, mortgages and other intangible property.

"Second, the establishment of a state tax board of three members, to be appointed by the Governor, to administer all laws for the collection of state revenues and to make such

recommendations upon the general subject of taxation as investigation and experience may from time to time suggest.

"Third, a more frequent appraisement of real estate.

"Fourth, the abolishment of the present state levy upon real and personal property and the complete separation of state and local revenues at the earliest practicable date.

"Fifth, that authority be given to local communities to secure publicity in taxation in such manner as they shall deem best."

Your committee on taxation presented a report upon these recommendations at the March meeting of the Chamber, which has been printed and distributed to the membership.

The constitutional amendment with some difficulty secured the two-thirds vote of the state legislature necessary to secure its submission to a vote of the people.

REAL ESTATE APPRAISAL.

A bill (S. B. 558, by Mr. West) inaccurately termed "the quadrennial appraisal bill," was the subject of much concern throughout the state, late in the legislative session. The bill would create a county board of valuation and review, to be composed of the county auditor, treasurer, and recorder; such board to appoint deputies in their several offices to serve as appraisers of real estate; each county officer to appoint one-third of such deputies; the appraisal of real estate to be made every fourth year, beginning in 1909, the method for such appraisal being provided; the valuations of property in the county outside of cities having city boards of review, to be turned over to such county board of valuation and review for equalization; and valuations of property contained within the limits of any city having a city board of review, to be turned over to the city board for equalization.

The objection made to this bill by owners of real estate was, that it would cause real property to be re-valued a year

before the time fixed under the present decennial law (1910), thus perhaps placing upon such property even a greater burden than its present disproportionate share of taxes. Your committee, recognizing this possible injustice, was thoroughly committed to the principle of more frequent appraisals of real estate as one among other reforms; and though it was felt that this change ought not to precede the others if injury might be thus worked against owners of real property, yet the committee was unwilling to discourage actively any desirable reform. There were, however, other no less important objections to the bill; and the following resolution was therefore adopted both by the committee and by your directors:

"The committee on taxation, considering S. B. No. 558, by Mr. West, reiterates its position as favoring the more frequent appraisal of real estate as part of a general revision of the system of taxation in Ohio; but the committee does not favor the appraisal of real estate by a board of valuation and review constituted as proposed by this bill."

This expression was conveyed to the General Assembly; the bill passed the Senate, but was referred to the committee on taxation of the House, and that committee did not report it. The Chamber was active in the efforts which brought about this result.

CIVIL SERVICE LEGISLATION.

In his inaugural address, your president suggested the advisability of making an effort to secure the extension of the merit system to all departments of the city government. In accordance with this suggestion a special committee was appointed to recommend legislation upon the subject.

The committee began its labors by securing and studying the civil service laws and ordinances of other states and cities, together with the several measures on the subject introduced at the last session of the Ohio legislature. Upon the reports of sub-committees, it was decided that a new bill should be drafted, and the main provisions of such a bill

were outlined. The committee submitted its recommendations at the January meeting of the Chamber, requesting authority (which was granted) to draft a bill on the lines suggested, and to secure its introduction.

In its report the committee said, in part: "All positions in the public service, the faithful performance of whose duties involves no opinion of the incumbent upon the issues which divide men into opposing political parties, should be filled by methods which exclude all reference to such opinions. More and more, thinking men are taking the position that the laws of business are applicable alike to public and private enterprise, that public business should be conducted upon the same basis as private business, and that appointments should be based upon fitness and capacity. Every patriotic official would rejoice if he had no patronage at his command. A civil service regulation would conduce not alone to the public welfare, but would relieve political life of one of its greatest burdens.

"The object, then, of civil service legislation is to establish a system of appointment, promotion and removal in the departments of municipal government founded upon the principle that public office is a public trust, admission to which shall depend upon proven fitness; that appointments shall be made from persons whose efficiency has been ascertained by competitive examinations open to all applicants properly qualified; that retention shall be dependent upon faithful service, and that removals shall be made for legitimate cause only, such as dishonesty, insubordination, negligence or inefficiency, but not for religious reasons, or because of political opinions, or from a refusal to render party service."

The committee's study of the question led it to propose a bill containing the complete machinery for a system of civil service, but making its adoption optional with the councils of the various cities. This course seemed desirable for a number of reasons, the principal one being that thereby municipal civil service, at least so far as adopted at all, would

be uniform throughout the state. It was believed that it would be impossible to secure from our legislature the enactment of a law making the adoption of the merit system mandatory upon all cities. Therefore it was deemed best to focus our attempts upon an optional measure.

The committee reached the conclusion that the supreme test of a civil service system and its efficiency depends upon the power which appoints the commission. If the power of appointing the commission were vested in some single official—for example, the mayor, who is himself an elective officer and thus liable to all of the contentions of partisan politics—the commission, in the belief of the committee, would be no higher than the personal and political character of such appointing official. The mayor of the city does appoint the members of the commission in practically every municipality which today enjoys civil service. It was found, however, upon careful investigation, that this fact has been responsible for criticism, if not even grave scandal, affecting the commission itself and the whole system in such cities as Philadelphia, Chicago, New York, Buffalo and others. The committee, therefore, deemed it best to obviate this possibility by vesting such power of appointment in a board; and followed the Paine Substitute House Bill of the last session of the Ohio General Assembly by suggesting that the appointment of the commission be vested in the president of the school board, the president of the board of sinking fund commissioners, and the president of the city council.

Concerning the right of appeal to the Civil Service Commission from any discharge or removal from the public service, the committee entertained neither question nor doubt that under no consideration should any appeal be allowed to the courts under any pretext. After exhaustive discussion and mature deliberation it was felt that, with proper safeguards as to time and procedure, the right of appeal to the commission should be vouchsafed to all employees who might

be removed for political or religious motives, no matter what reasons might be alleged therefor.

It was decided that the civil service should be divided into the classified and unclassified service; that the unclassified service should include, generally speaking, all elective officials, confidential employes, and holders of certain offices for the proper discharge of which some special qualifications might be necessary. All of these should be exempt from examination. The classified service should then be divided into the skilled and unskilled classes. For the skilled class the examination should be largely mental and moral. For the unskilled class, comprising in general those who are commonly called "laborers," the examinations should be entirely physical and moral.

The committee therefore drafted a bill along the lines indicated, devoting great care to the minor provisions as well. This bill was introduced by Representative Stockwell, who was a member of our committee, although he did not concur in all its conclusions. The bill was of course referred to the Committee on Cities, and an understanding was reached with influential members of that committee that the bill would be reported out in case no mandatory measure (such as the "federal plan" bill of Mr. Paine of Toledo, Chairman of the Committee on Cities, which carried with it a civil service system) should seem to have a chance of passage.

To the surprise of many close students of the legislature, however, the Paine bill, above referred to, developed sufficient promise of support to warrant its friends in urging its passage. Our committee on legislation, as indicated elsewhere in this report, favored the bill after consulting with Chairman Treadway on the civil service features of the bill, which in general were very good; and your directors authorized representatives of both committees to urge its passage before the Senate committee on municipal affairs.

The Paine bill was enacted with slight amendments. Its civil service provisions do not differ greatly from the bill drafted by our committee, although they do not go into effect for more than a year, thus enabling its opponents to seek its amendment or repeal during the next session of the state legislature.

IRRESPONSIBLE PRIVATE BANKS.

During the past year, the attention of your directors was called on several occasions to the fact that a number of comparatively irresponsible individuals were engaged in private banking business. The resulting evils are a lack of security for deposits, non-payment of interest, inaccessibility of funds, occasional depletion of capital and frequent defalcation. A special committee was appointed to investigate and suggest a remedy.

The use of irresponsible depositories obtains largely among foreigners. Many of these, ignorant of our language and customs, suspicious of strangers and strange ways, become the victims of designing countrymen who, under the guise of friendship, secure the savings of these people and use them for their own benefit. The boarding house keeper is frequently the most natural depository, and the sums which are received from lodgers become the working capital of the boarding house. No interest is paid and no security is offered. Many saloon keepers receive large amounts on deposit, in turn depositing these sums in reliable banks and appropriating the interest therefrom. Sometimes the funds are "invested." In such instances, if there is a loss the depositor has to suffer; if a gain, the depositor is not the beneficiary. In the course of its investigations the committee learned of one man who had received over \$1,000,000 on deposit upon which he was paying no interest. There are indications that this is not by any means the largest depository; and the aggregate deposits of this general character in the city of Cleveland are many millions. The accumulation of large funds with no

security frequently proves too strong a temptation to the recipient and he occasionally disappears with the total amount. Several cases of this kind are of recent occurrence.

Closely allied is the business done by irresponsible steamship agencies. Money is received on deposit for tickets, or for transmission to friends in the old country, until the accumulation is sufficient for the intended purpose. Since the time of receipt often covers a period of several months, the interest received from this accumulation, particularly before Christmas, frequently affords a good living to the recipient. Occasionally the funds deposited for transmission abroad are not transmitted, and before the depositors have learned of the failure to transmit, thousands of dollars have accumulated and the agent has disappeared. Again, excessive commissions are charged in the sale of tickets, sometimes under the name of "head tax," and the unscrupulous agent leads the ignorant foreign depositor to believe that the law of the land requires such a tax. The contract signed by the steamship agent usually states that the money will be returned if the ticket is not used, but our committee learned of agents who received the unused tickets, but refused to return the money paid for them.

Ignorance of American institutions and the lack of confidence engendered by methods such as those described above, have resulted in the transmission of large sums of money to European banks, and in the hoarding of funds in trunks and supposedly secret places in the houses of the owners.

The committee felt the need of definite action to protect these foreigners against unscrupulous depositories and to renew their confidence in American institutions.

Remedies adopted by other cities were investigated and a plan adopted in New York was considered by the committee to be the best solution: this is a law requiring a bond from individuals or firms engaged in business of this char-

acter. The committee prepared a bill similar to the New York Statute.

This bill, together with a report, was presented to the Chamber at its January meeting and was unanimously approved. The bill was introduced in the House by Representative Kolinsky. The bill, with slight amendment, has now become a law.

MOTOR VEHICLE LEGISLATION.

In the years 1905-6 your municipal committee, which prepared the city traffic ordinance now successfully in force, expressed the opinion that motor vehicles should be subject to state rather than city regulation.

Upon the recent introduction by Senator Ward of a bill providing for the registration, identification and regulation of motor vehicles, your directors requested the gentlemen who were members of that committee to examine the bill and report upon the wisdom of its provisions. The bill was carefully examined and submitted to several other men especially qualified to express useful opinions upon the subject. After this examination the bill, with certain amendments, was recommended for passage. Your directors ratified this action and its passage was urged upon the members of the legislature. The bill, amended in some particulars, chiefly in accordance with the suggestions of our committee, was enacted.

MUNICIPAL COMMITTEE.

REGULATION OF BILL BOARDS.

Early in the year your directors requested the municipal committee to investigate the possibility of further restriction of bill board advertising in Cleveland. There has been a renewed agitation of this subject throughout the country, largely actuated by the American Civic Association, which

has given great publicity to the ugly effect of many bill boards on streets and landscapes.

Your committee began its investigation of this subject by securing a large amount of data from other cities, both in this country and Europe. It was found that Cleveland is already in advance of many cities in this movement, our "building code" having some admirable regulations on the subject. A maximum height and area, and a minimum distance from street and lot lines, are fixed for bill boards, which are also required to be metal-clad and strongly braced and anchored against wind-pressure; and bill boards within 200 feet of any park or boulevard or driveway are declared to be public nuisances and removable by direction of the Inspector of Buildings. There is some doubt as to whether the last-named provision is enforceable. In any event, the Cleveland ordinances take full advantage of the city's police powers (as they are at present construed) which constitute the only means the city has of regulating the bill boards, under the state laws.

In some other cities ordinances have been passed exacting a license-fee or a tax on the area or the linear extent of bill boards. In some states legislation is being sought granting powers for such license-tax; in New York, for example, with the avowed purpose of restricting the size and extent of such advertising.

Your committee reported at the January meeting of the Chamber, giving a comprehensive outline of the regulations existing or planned in other cities, and the provisions of the Cleveland Building Code on the subject. The report concluded with the following recommendations:

- "1. That a special committee be appointed by this Chamber to consist of not less than twenty-one members, to be known as the committee on bill boards, and that this committee be given general authority to carry out the further recommendations of your present committee, if these recommendations are approved.

"2. That this special committee confer with the company controlling the bill-boards in this city and endeavor to induce that company to remove those bill-boards facing the boulevards or parks, as soon as its contracts expire, or as soon as an agreement to abrogate those contracts can be reached between the owners of the property on which these bill-boards stand and the bill-board company.

"3. That a campaign of local education be conducted—first, through the public press, and second, by means of offering a prize or prizes to the person or persons who shall provide this Chamber with the greatest number and description of bill-boards existing in this city, and with the best collection of photographs illustrative of the disfiguring characteristics of bill-boards.

"4. That property owners be requested to co-operate in this movement by refusing the use of their property for bill-board advertising.

"5. That such local and state legislation as shall be deemed wise by the committee of twenty-one, and shall be approved by the board of directors, be sought."

In the discussion which followed the presentation of the report, the Chamber had the privilege of hearing Mr. Murray Shipley of Cincinnati, Chairman of the Committee on Municipal Art of the Business Men's Club of that city, who outlined at some length the work done through his committee.

The report was adopted unanimously. Later certain legislation proposed by the Cincinnati Business Men's Club was sent to this Chamber with a request for endorsement. Your municipal committee was asked to express an opinion on the proposed bill.

Upon an analysis of the bill the committee found it to contain five distinct classes of provisions, and it was feared that the validity of some of these might be questionable. The delay in framing the bill, moreover, left very little time for consideration of its provisions by the legislature. Our committee therefore felt that it would be unwise for the Chamber to express itself upon the measure without more considera-

tion than was possible at this time. Your directors concurred in this view.

Your directors feel that the Chamber has taken the direction of sure progress in this effort for higher standards of civic beauty.

PROTECTION OF GRADE CROSSINGS.

The abolishment of all the railroad grade crossings in Cleveland is a task of such magnitude that, although an excellent beginning has been made, years will be required to complete it. Meanwhile, these crossings ought certainly to be protected as fully as possible.

Your municipal committee at its first session of the year, called the attention of your directors to this subject, offering to investigate and report upon it if desired. Your directors received the suggestion with pleasure and approved the investigation.

The committee at first expected to propose a more adequate ordinance for the purpose, but soon discovered that the city needed greater powers than were granted by the statutes, in order to pass such an ordinance as would be effective. Two bills were introduced in the legislature on the subject, and at the March meeting, the Chamber upon the report of the committee decided to urge the passage of one of these and the defeat of the other. In its report the committee said, in part:

"Senate Bill No. 306, by Mr. Schmidt, would supply an omission in the powers granted to municipal corporations, to regulate railways and railway crossings within the limits of such municipalities. The existing statutes provide for the regulation of railway crossings by the State Commissioner of Railroads. Municipal corporations have hitherto been obliged to make such regulations as they could under the section of the statutes granting to cities control and supervision over public highways, streets and avenues. The ordinance now in force in this city operates only on streets crossed by the track or tracks of any railway companies

after the passage of such ordinance, and its terms, when accepted by railways so crossing streets, constitute rather a contract between the municipality and such railways than an exercise of sovereign power of control. The bill in question is, in our opinion, a proper and desirable addition to the powers to be exercised by municipalities, and should receive the support of this body.

"The bill which, in the judgment of your committee, should receive the opposition of this Chamber, is House Bill No. 1010, by Mr. Pears, which would operate very largely to nullify the powers of the council in this respect, since before any order of the council can become effective, an arbitration as to the kind and degree of protection to be given to such crossings must be had between the railway company affected and the city council. It would tend to restrict the powers which municipalities should possess of regulating railway and street crossings in such manner and to such extent as they judge necessary. We advise this body to strongly oppose the enactment of this bill into law."

Both of these bills failed to reach a vote in the closing days of the legislature.

DISTRIBUTION OF SAMPLES AT HOUSES.

Early in the year, your directors referred to the municipal committee a communication from Rabbi Gries, suggesting further restriction of the distribution of free samples of merchandise at houses, where children or ignorant persons might be injured by the use or misuse of such samples. Your committee conducted an investigation of this subject, including correspondence with other cities, to obtain any ordinances in force elsewhere.

It was found that the Cleveland ordinance on this subject compared most favorably with those enacted in other cities, many of which had no restrictions of any consequence. There appeared to be, however, occasion for some change in the local law, which seemed to be more drastic than necessary in some respects, and subject to improvement in others. It prohibits absolutely the distribution of samples of drugs

or patent medicines, providing a penalty. Your committee believed that some articles which might come under this classification might be less harmful perhaps than others which were not thus debarred; and the conclusion was reached that every article ought to be passed upon by competent authority, and permitted to be distributed if found harmless, but not otherwise.

An ordinance has been framed accordingly, requiring that the Department of Public Health shall pass upon a sample of every article which is desired to be distributed, and requiring a fee sufficient to cover the cost of analysis and of the issuance of a permit by the city clerk; such permit to be issued upon the certificate of the Department of Health that the article is free from all drugs or other substances deleterious to health, and that it is not dangerous.

This ordinance has been approved by your directors, having been recommended also by the committee on municipal sanitation. It will be introduced shortly and should recommend itself for passage without question.

SMOKE PREVENTION.

Believing that the time has come for this Chamber to give its constant and active aid toward the ultimate solution of the smoke problem in Cleveland, your directors authorized the appointment of a special committee on smoke prevention, to follow out the work inaugurated by your municipal committee last year. This committee has been active throughout the year, and presented a report of progress at the March meeting of the Chamber.

The results obtained in Cleveland by the Smoke Inspector for the city and his assistants, with the cordial support of the business interests, as represented by this Chamber, have received exceedingly favorable comment from individuals and committees in other cities, who have been investigating the matter of smoke prevention.

It will be recalled that the report of the municipal committee last year was based largely upon a legal examination of the city ordinances on the smoke question, and that on the recommendation of the committee the Chamber agreed to support the city department of smoke abatement in the policy of prosecuting habitual and flagrant offenders under those sections of the ordinances which were deemed valid.

As the smoke nuisance in Cleveland is still a very great one, doubtless many consider that very little, if anything, has been accomplished toward lessening it. The records of the City Smoke Inspector, however, show that a great deal has been done during the past few years. Many furnaces have been installed which, by proper handling, greatly lessen the smoke; and instruction has been given on the firing of both mechanical stokers and hand-fired furnaces. Smoke is also being lessened by the installation of gas engines, and of electric motors obtaining power from central plants.

In many cases during the past year owners of particularly offensive boilers have been summoned before the police prosecutor and warned, with good effect.

Your committee, in common with Mr. Krause, has felt that the law of the state should more clearly define what constitutes a smoke nuisance, and thus give adequate power to city officials to deal with those who persist in maintaining such a nuisance. A decision rendered by the Common Pleas Court of Hamilton County last fall, declaring a certain Cincinnati smoke ordinance invalid, was additional proof of the need for new legislation on the subject. Moved by that decision, the Cincinnati Smoke Abatement League caused the introduction of two bills in the legislature: one declaring the emission of dense, heavy or dark gray smoke in municipalities of the state to be a nuisance; the other giving municipalities the power to determine what shall constitute a nuisance generally, with the power to abate the same, and empowering them to regulate and prevent the emission of smoke.

Your committee gave its careful consideration to these two measures, and reached the conclusion that if the Ohio statutes should declare the emission of dense, heavy or dark gray smoke to be a nuisance, it would be unnecessary and perhaps unwise to allow cities also to define a nuisance, which would be giving to the cities a very broad power, applicable not merely to the smoke question. There would be a possibility also that each city might define the smoke nuisance in different terms, any or all of which might be at variance with the definition of the state law, and would furthermore tend to establish differences in definition, both confusing and leading to discriminations between cities; all of which might eventually defeat the object of both bills. Your board of directors, therefore, on the recommendation of your committee, approved H. B. 1114, declaring dense, heavy or dark gray smoke to be a nuisance, and disapproved H. B. 749, giving cities the power to define a nuisance. Neither of these bills succeeded in passing both houses of the legislature.

Through legal proceedings or moral suasion, many owners of boiler plants have been brought to realize the advisability of installing smoke prevention devices; but the event has proved that too often boilers so equipped, as well as the old style ones, have not been so managed and operated as to produce the least possible amount of smoke. The practical education of the men directly or indirectly in charge of boilers, your committee believes, is of the utmost importance, and a large share of its efforts has been devoted to this end.

Under the auspices of the committee, a lecture was delivered in Chamber of Commerce Hall on January 13th, 1908, the speaker of the evening being Professor T. D. Randall, engineer in charge of smoke investigations for the United States Government. The members of the Chamber were invited, and those owning boiler plants were requested to invite their superintendents, engineers and firemen to attend the lecture; a general invitation was also given through the newspapers; and although the night was a very stormy one, the

attendance was excellent. The chairman of your committee made an introductory address, and the lecture by Professor Randall was profusely illustrated by the use of lantern slides. Inspector Krause and others also spoke, and questions from the floor were answered. Those especially interested were requested to remain after the lecture, and a discussion took place which lasted until a late hour, showing the interest taken by those present.

In June a convention of the International Association for the Prevention of Smoke will be held in Cleveland. Chamber of Commerce Hall has been granted for one of the important sessions of this convention. Your directors respectfully bespeak for the convention the cordial interest and support of the members of the Chamber.

WEST SIDE MARKET HOUSE.

The report of your municipal committee last year on the question of the West Side market house plans was a report of progress only, as the detail plans had not been completed at the end of the year. Your president, therefore, with the advice of your directors, determined to appoint the members of that committee as a special committee to give further attention to this matter.

In July, in accordance with his promise made the year before, President Springborn of the Board of Public Service asked your committee to examine the detail plans for the market house proper, which represented a considerable modification of the original plans, in part conforming to the suggestions of your committee. By reason of the abandonment of the auditorium formerly included in the group of buildings, the size of the market house had been increased about one-third, and an open shed market-place was provided on two sides of the building. The exterior plans as changed still presented an imposing structure, monumental in character, handsome in design; and the detail indicated that the interior would be most complete and comprehensive. The

architects could not give any exact estimate of the cost, except the statement that the sum in mind in making the plans had been the \$350,000 named in the council resolutions authorizing their contract. From its examination your committee became convinced that this sum would not cover the cost of the building as planned; and your directors, on the report of the committee, recommended to the Board of Public Service that bids for the entire structure in various materials should be secured before any contracts were let.

This exact course was not open to the Board of Public Service, but the proposals for the foundations and superstructure were divided, and different materials specified, so that the purpose of your committee was served as far as possible. The bids on the superstructure confirmed your committee's suspicions as to the cost of the building as planned with the materials indicated by the architects, viz.: granite and pressed brick; and even with the alternative materials, the bids indicated that the cost would be excessive, although the architects had not yet furnished estimates on the balance of the work.

Your committee met on the day after the bids were opened in August, and suggested that other materials be chosen and bids be again asked, and that the plans be changed if necessary; that in no event should any contract be awarded which would by any possibility bring the total cost above the large sum, \$350,000, which had virtually been promised for the purpose.

Acting in accordance with this expression, the Board of Public Service awarded a contract upon the lowest bid for the foundations only, and ordered the plans changed if necessary to specify materials which would bring the cost of the superstructure within reasonable limits. The new bids for the superstructure were received a short time since, and the contract has been awarded for a sum which, in the opinion of the Board of Public Service, will bring the whole cost within \$350,000.

In reporting to your directors, your special committee reiterated its criticisms upon the whole project, the cost of which is still regarded as out of all proper proportion to the relative value or necessity of the buildings contemplated, as compared with other improvements which are needed on the West Side and elsewhere. The committee, however, again emphasized the fact that its recommendations would have been made as earnestly had they related to such a project in any other part of the city.

STREET RAILWAY PROBLEM.

At a number of meetings early in the year, your directors gave earnest consideration to suggestions that the Chamber again exert its influence toward the solution of the street railway problem. It became the unanimous opinion of the board, however, that no interposition on the part of the Chamber would be effective in the situation which had developed. It will be recalled that the organization is clearly upon record as to the proper solution of the street railway problem.

STREET RAILWAY LOOPS IN THE SQUARE.

The street car congestion in the "rush hours" was the chief cause of the investigation made by your "subway committee" in 1905-6. The committee, it will be recalled, recommended a system of loops around the Public Square.

The congestion became so critical early in the past winter that steps were taken by the Mayor to build loops in the Square and elsewhere to relieve it. This work is expected to be completed during the present spring. The Mayor's plan differs materially from that suggested by the committee. Your directors sincerely hope that the plan may be effective in relieving congestion.

MILITARY COMMITTEE.

There have been no unusual features in the work of the military committee during the past year. The report of the findings from the audit mentioned in the last annual report was received at the beginning of the year, and showed that the funds contributed through the committee had been properly accounted for; the conditions revealed in each organization being so satisfactory as to merit the compliments of your committee.

The collection of the customary contributions, which relieves business houses of the annoyance of the former canvass by each of the companies, and assures a just division of the amount needed to supplement the insufficient state support, has been continued with success. The following statement shows the receipts and disbursements for the year:

Balance April 9th, 1907.....	\$3,274.38	
Receipts from contributors and interest...	6,398.08	
		\$9,672.46
Disbursements		7,725.00
Balance April 14th, 1908.....		\$1,947.46

MONONGAH DISASTER.

Among the many mining calamities which gave a sinister distinction to the year 1907, the most distressing in this part of the country was the explosion in the Monongah mine near Fairmont, West Virginia, in December.

Acting on the instruction of your directors, your president telegraphed an expression of sympathy, and an offer of assistance if needed, to the Governor of West Virginia and the Mayor of Fairmont. Upon the receipt of a reply to the effect that the families of the killed and wounded were in need of greater relief than the neighborhood could be expected to supply, your executive committee at once sent \$1,000.00 to the treasury of the relief committee at Fairmont.

Contributions from other sources amounting to \$340.27, were also forwarded through the Chamber by request.

The Fairmont relief committee expressed its gratitude for this prompt aid.

HARBOR IMPROVEMENT.

In June the committee on harbor improvement gave its attention to the congestion between the Erie Railway coal dock and the Big Four freight dock. The matter was taken up in conference with the interests concerned. It was realized that the situation required mutual accommodation, and the conference resolved that the temporary adjustment should be left with the harbor master, a special sub-committee being appointed to co-operate with him and to present the matter to the passenger lines. This committee was also instructed to present to city officials the urgent need for widening the channel at this point as soon as possible; the work of the administration in improving the river channel was heartily endorsed.

At this conference another matter was presented by President Springborn of the Board of Public Service, which has commanded a large share of your committee's attention throughout the year. This was the difficulty which has hitherto prevented the city officials from dredging an adequate channel above the way-lock where the canal enters the river. For about a mile and a quarter above this point the canal closely parallels the river—so closely that dredging the entire length of the river would without doubt endanger the banks of the canal, perhaps causing them to slip into the river.

At a later conference with city officials and the manufacturing interests involved, it was decided to request the State Board of Public Works to take the necessary steps toward protecting the canal banks, and a sub-committee consisting of Capt. John Mitchell, Capt. C. E. Benham and Mr. W. B. Davock was appointed to take up the matter. After

conferences with the city officials and a trip of inspection, it was seen that either of two plans would be satisfactory: first, the protection of the canal banks by bulkheading, or second, that the state should cause the canal to be diverted into the river at the point where it begins to parallel the latter; thus enabling the state, at the slight expense of filling the lower part of the canal, to have a long strip of dock frontage on the river which could be profitably leased, without impairing the future of the canal.

In the furtherance of this project, the committee at various times in July, August and September conducted visits of inspection to the site of the proposed improvement, at which the guests were respectively Governor Harris, the members of the State Board of Public Works and the State Engineer, the chairmen of committees of the State Legislature before whom the matter would eventually come for approval, a representative of the Attorney General, and members of the Cuyahoga legislative delegation. On each of these occasions President Springborn of the Board of Public Service and City Engineer Carter, sometimes with other city officials, gave us the benefit of their presence; Mayor Johnson and City Solicitor Baker joined your committee on the occasion of the Governor's visit. By these and other efforts, including a visit on the part of several members of the committee to Columbus, this project was favorably presented and made familiar to a large number of state officials whose duties would require them to pass upon or to consider the project.

When the legislature convened, your committee was unofficially advised that the State Board of Public Works would prefer to protect the banks of the canal rather than to divert the canal, and that provision would be made in the appropriation for public works for a substantial dockage of the state's river frontage. The appropriation bill which passed the state legislature carried an amount believed to be sufficient for this purpose.

VISIT OF THE CONGRESSIONAL COMMITTEE ON RIVERS AND
HARBORS.

The committee on rivers and harbors of the National House of Representatives stopped at Cleveland on the evening of September 17th, in the course of a tour of inspection of lake ports under the auspices of the Lake Carriers' Association. Your directors tendered them a dinner at the Euclid Club, the arrangements being made by your committee on harbor improvement.

HEIGHT OF HIGH-LEVEL BRIDGES.

In November your committee on harbor improvements held a conference between city officials, your committee on location of bridges, and representatives of shipping interests, for the purpose of determining the clearance above water necessary for proposed high-level bridges, in order to comply with government regulations concerning mast-head lights.

It was shown at this conference that in the case of the Superior Viaduct, it is essential that the maximum height above the river be as low as possible, since a clearance of one hundred feet, for example, would require that the grade start from West Sixth Street; starting at West Ninth would make a 4 per cent. grade, which would be impracticable for heavy teaming. The difficulty of beginning the grade at West Sixth Street is readily apparent.

The meeting, as representing the vessel men of the city, resolved that the clearance of fixed bridges should be not less than 93 feet. This action established a rule of value to the city engineer in planning bridges.

RESUME OF THE COMMITTEE'S FUNCTIONS AND ACCOMPLISH-
MENTS.

Chairman Harvey D. Goulder presented to the Chamber at its October meeting a statement of the development of the

outer and inner harbors of Cleveland, and the relation of the Chamber thereto through its committee on harbor improvement.

Summing up the influence of the Chamber in the development of Cleveland's harbor, Mr. Goulder said:

"Going back no further than the administration of Mayor Gardner and continuing from that time to the present, this committee, under the guidance of the Chamber of Commerce, has taken an earnest and effective part in widening not only the entrance to our harbor, but in widening the river, in cutting off bad bends, in deepening the channel and in making it accessible for larger ships; in removing obstructive bridges, in establishing the fixed principle of eliminating piers and abutments in the river, and in extending navigation for miles up the river; in short, through the years, keeping step in fair degree with the advancement of the city in other respects. These improvements have not been so extensive nor have they been made so rapidly as might be wished, but they have been made through all the years on systematic lines. Every improvement has been of a permanent character, and there is no city on the lakes which has so systematically, at its own expense, for the good of its community, expended so much money or made such improvements as Cleveland. The Chamber of Commerce may take credit only for this: that at all times, dealing with all interests fairly, without being swayed by personal, partisan, political or any other special interests, it has pursued a steady course looking to the development of the city's opportunities in the broadest view."

TRANSPORTATION.

As in former years a general transportation bureau, both freight and passenger, has been maintained under the auspices of the transportation committee, through the medium of which members of the Chamber have been enabled to obtain much needed technical and detailed information on a subject important to our commercial interests.

By constant and close relations with shippers and carriers, the committee has been able to secure needed improvements in transportation operations. Inspection has been made of facilities and operations at destination points, when freight delays have been shown to occur there, and on report to the carriers' officials, the needed improvement has been secured, resulting in immediate relief for consignees and consequent benefit to Cleveland shippers.

Through daily cars have been secured to some points which could formerly be reached only by transfer en route. This insures expeditious delivery and enables our market to compete successfully with others for business at such points.

The committee's attention was directed, early in the year, to the matter of car service; many shippers and consignees complained at the abrogation by carriers of the "thirty hour average agreement." Prolonged effort was made by your committee to secure reconsideration of this abrogation, and the matter was also placed before the Railroad Commission of Ohio by others in different localities in the state. The commission required a restoration of the "average" plan in slightly changed form, to the apparent satisfaction of all concerned.

A plan of revision of the method of handling outbound shipments in Cleveland was submitted to the committee by one of the most prominent carriers. This plan, on very careful consideration, was given the endorsement of the committee, and the carriers authorized to quote this endorsement, in the effort to cause shippers to be patient with the incidental disadvantage until it should, by usage, disappear, and the benefits of the change be appreciated. Subsequent developments have amply justified this course, and deliveries by this line have been greatly facilitated by the change.

An effort made during the year to persuade the city authorities to provide a test car for determining the accuracy of railroad track scales, has not yet brought results, but there appears reason to expect that this will shortly be done. The

city will then be able to provide owners of this very important class of scales with the services of the city sealer, which are now available only to owners of smaller scales.

Cleveland, on the whole, enjoys fully as advantageous freight rates as any other point, and more so than many. It was brought to the committee's attention, however, that in certain southern points a competing center had an advantage in some details. This was found to be due to peculiar technical reasons, which can be obviated without prejudice to the carriers. There is an excellent prospect of relief at an early date.

Carriers have proposed recently to make a charge which is regarded as an undue amount for weighing cars, empty and loaded, to determine the weight of the contents. Your committee has held numerous conferences on this subject with railroad officials and with other commercial organization officials. As the result, a recommendation to abate the charge materially has been recently made to the Central Freight Association by a properly authorized committee of railroad officials.

By the joint efforts of your committee, two of the express companies were induced to join in rendering service to reach an important section, which could not be reached promptly without such co-operation.

The committee was advised, not long since, of the abandonment of two local passenger trains by one of the leading lines entering the city—a matter of serious concern to those depending on these trains. Prompt effort by the committee, in co-operation with some of the individuals interested, caused a reconsideration by the carriers, and the restoration of those trains, which are being operated at this time.

A uniform classification, now being formulated by a committee of the carriers, has received the attention of the committee, with a view to the incorporation therein of equitable provisions.

Certain bills pending before the legislature affecting transportation interests in their relation to Ohio shippers, have been duly considered, and recommendations made to the board of directors as to the attitude of the Chamber in relation thereto.

The volume of freight received at and forwarded from Cleveland during 1907 has been recorded, as in former years. The statistics for this year, as well as for preceding years, are tabulated at the end of this volume.

GRAIN COMMITTEE.

HAY INSPECTION.

Besides its customary supervision of the inspection and weighing of grain, the grain committee has given a part of its attention to installing a department of hay inspection. In the past the Chamber has been asked to grade hay only in the case of an occasional "off-grade" car. Its reports then, have always been brought into a situation of controversy as between buyer and seller. It was therefore determined early in the year that the Chamber ought not to inspect any hay for a member unless he should be willing to have all his cars so inspected.

At a meeting held last fall under the auspices of the grain committee, at which nearly all the hay dealers represented in the Chamber were represented, it was unanimously decided to ask the grain committee to establish a department of hay inspection.

The committee, after an extended canvass of the principal hay markets of the country, has recently secured a hay inspector who is believed to be capable; rules have been adopted for the grading of hay and the conduct of inspections; and the system is now being inaugurated. It is confidently hoped that by this means Cleveland will at last acquire, as a hay market, a reputation similar to that which we

have gained in the grain world through Chamber of Commerce inspections. The grain committee will henceforth be known as the "grain and hay committee."

PROPOSED GOVERNMENT INSPECTION OF GRAIN.

In President Roosevelt's message at the opening of Congress, legislation was favored providing for government inspection of grain, in the interest of uniformity. A bill for this purpose was subsequently introduced by Senator McCumber. The officers of the Grain Dealers' National Association called a conference at Indianapolis December 16th to discuss this measure, which was regarded by many as dangerous. This Chamber having been asked to send a representative to this conference, your grain committee met to consider the question, with the result that the chief inspector was instructed to attend the Indianapolis Conference, for the purpose of securing as much information as possible.

The conference organized a bureau to combat the proposed legislation at Washington, and requested this Chamber to contribute to the support of the movement. Your committee has declined, however, to recommend to your directors that they join in opposing a policy suggested by the president, although grave doubt is entertained as to the practicability of government inspection.

THEFTS OF GRAIN FROM CARS.

There has been great difficulty in preventing the increasing number of thefts of grain from cars awaiting reloading or shipment. Through the co-operation of the transportation department of the Chamber, and the railroad companies, this question was thoroughly investigated early in 1908. A number of arrests were made and convictions were secured. A more definite arrangement has been made between the grain department and the railroads with regard to the sealing of cars, in order to fix the responsibility, or at least to determine

more surely when and where any shortages occur, from theft or otherwise. It is hoped that the evil has been effectually checked.

GRAIN INSPECTION AND WEIGHING.

Through the special staff of employes in the grain department, the inspection and weighing of grain handled by members of the Chamber has been carried on as usual, 13,527 cars having been weighed and inspected during the year. The general condition of the trade is indicated in the comparative table for a series of years, to be found at the end of this volume.

THE WHOLESALE MERCHANTS BOARD.

This important sub-organization has been most active during the year. Its membership increased during its fiscal year, ending in September, from seventy-eight firms to one hundred and eight, nearly 50 per cent. The membership now includes three hundred and seventy-two members of the Chamber.

The largest trade extension excursion in the history of the Board was held in May, largest both in point of numbers participating and number of days out. Fifty-five participants were enrolled, and five days were spent in calling on the trade in Indiana. Thirty-four of the largest and most important cities in the state were visited, including Indianapolis.

The Board also conducted two trade extension excursions by trolley lines. Much interest was manifested in these shorter excursions. On June 12th thirty-seven members of the Board participated in the first "trolley excursion" over the lines of the Eastern Ohio Traction Company, two cars having been chartered for the occasion. The retail trade in nine towns was visited on this excursion. The trip was regarded as so successful that on October 9th a party of thirty-four members in two special cars visited the territory reached by the

lines of the Northern Ohio Traction and Light Company, nine cities and towns, notable among them being Akron, Canton and Ravenna. Two days were occupied by this trip.

On the latter occasion smokers or informal receptions were tendered by the members of the Board to the merchants of the cities visited. About three hundred merchants of Canton and Massillon were entertained in Canton. Brief addresses were made by members of our party and by the Canton and Massillon business men. A similar program was carried out in Akron, about the same number of merchants from Cuyahoga Falls, Kent, Ravenna, Barberton and Akron being thus entertained. Another pleasing feature of this excursion was the entertainment of your Board at a luncheon by the merchants of Canton and Massillon at their "Lakeside Club" at Myer's Lake. While at Canton the Board visited the tomb of William McKinley, placing a floral wreath as a token of the respect and affection of Cleveland citizens.

A very warm feeling between the wholesale interests of Cleveland and the retail merchants of surrounding territory is created and cultivated by these friendly personal visits and exchanges of courtesies by the heads of our firms. The Board will undoubtedly develop this trolley excursion plan to its fullest extent.

The attitude assumed by the railroad companies, since the enactment of the "two cent fare laws" in the several states of the Central Passenger Association territory, has been a handicap upon the usual plans for incoming excursions. Nevertheless the Board has continued the offers formerly made, and these excursions have fully maintained their customary importance. There have been five during the Chamber year, on which twelve hundred and seven passengers have been registered at the Board's office. On the August excursion (the greatest in the Board's history) six hundred and one were registered. By careful computation it is estimated that not less than three thousand retail merchants

were attracted to this market by the special offerings of Cleveland wholesale houses on these occasions, investigation having shown that a very large proportion of those thus attracted do not register.

"Wholesale Merchants Board Week," inaugurated in connection with the incoming excursion in August, was most effective. It is probable that such a program will become a permanent and popular feature of the Board's work. The essential features of the plan were a series of entertainments tendered the visiting merchants and their families. The entire capacity of the leading open-air theatre was engaged for one evening; a large block of seats at the base ball game the following afternoon; more than a hundred automobiles for an afternoon ride through the parks and boulevards, and the passenger steamer "City of Erie" for a lake ride another afternoon. More than four thousand tickets for these entertainments were utilized.

Partaking of the character of the incoming excursions, but without the reduced fare feature, was a "Clearance Sale" held by members of the Board in December. One of the largest and oldest of our mercantile houses reported that on one day during this sale, more out of town buyers visited its store than on any other single day in its history.

On the evening of December 27th the Board entertained the traveling representatives of its members, together with many local railroad men, at a "Holiday Week Reception," which appears likely to become an annual function. Chamber of Commerce Hall was used on this occasion, and about six hundred guests were entertained. A buffet luncheon was served and interesting addresses were made; the guests were entertained also by a varied program. It is believed that this function accomplished the purpose for which it was intended, i. e., the establishment and cultivation of a fraternal feeling among the men chiefly concerned in the marketing of the goods sold by Cleveland wholesalers; as well as the promotion of enthusiastic appreciation of the advantages of the

Cleveland market among the men who can best impress that feeling upon the trade our merchants desire to reach.

BRIDGE FACILITIES.

Your president, after advising with your directors, decided to continue for a year, the special committee on location of bridges. There was early occasion for the service of such committee in the consideration of the proposed issue of \$750,000 bonds for the repair of the Central Viaduct, which was the subject of a special election July 25th.

In the course of a number of meetings and conferences during June, the committee developed evidence which pointed clearly to the following conclusions:

1. That \$750,000 would not suffice to complete the reconstruction planned.

2. That the plans involved the closing of the viaduct for two years, and if it were to be closed for a less period, a much larger sum would be required.

3. That there was no critical danger in the present condition of the viaduct.

4. That the reconstruction of the Superior Viaduct as a high-level bridge was a more pressing need, in view of the greater traffic upon it and over it.

Furthermore, the committee was firmly convinced that the first and greatest need of this kind was the construction of a new high-level bridge extending between Huron Road and Lorain Avenue.

For these reasons, it did not seem wise to your committee or to your directors to favor the bond issue.

At the election, not only did the proposal fail to receive the necessary two-thirds vote, but a majority voted against it; this being the second defeat of such a proposed issue of bonds within ten months.

The uncertain feeling of many of our citizens with reference to the city's financial policies, and the evident reluct-

ance of the people to authorize the issuance of bonds, were again illustrated in this election.

EDUCATION.

During the summer a request was received from Mr. H. B. Woolston, the head worker of Goodrich House, for the Chamber's co-operation in obtaining from the Board of Education the use, outside of school hours, of rooms in two school houses for meeting and club purposes, as an experiment looking to the more extensive use of school buildings as neighborhood centers. This request was referred to the committee on education for consideration. After conferences with the originator of the request and with representatives of the Board of Education, the committee recommended to your directors the endorsement of the plan and the transmission of the recommendation to the Board of Education. This recommendation was confirmed and forwarded to the Board of Education. The cordial support of that body was given to the movement and the experiment is now being tried in two of the schools.

A request was received from the Educational Department of the Y. M. C. A. for the support of the Chamber of Commerce in its project for the establishment of a machine shop and evening classes in machine practice and allied subjects, for men working during the daytime in machine trades. The plan was not intended to take the place of a trade school or of the new Technical High School, but to give opportunity to men engaged in the trades to increase their knowledge and vary their experience in order to fit themselves for more advanced positions in the work in which they are engaged. The committee met several times with the director of the Educational Department of the Y. M. C. A., and a practical view of the subject was obtained by conferences with prominent manufacturers. As a result, your directors, upon the recommendation of this committee, gave their endorsement to the plan.

Upon the request of Superintendent W. H. Elson of the public schools, the committee gave careful consideration to the proposed courses of study of the new Technical High School. This school is intended to perform a far broader function than that of the present manual training course in the public schools. It is expected that the school will prepare boys expecting to go into the various branches of industry in such a way that they will have not only the manual training for these industries, but will have also a foundation, through practical study of the underlying theories. The committee on education laid the courses of study proposed for this school before various employers, contractors and manufacturers, and after further conference with Superintendent Elson and the superintendent of the new school, recommended the hearty endorsement of the plan.

In connection with its study of this subject, the committee discussed bills pending which would provide for the appointment of a state commission to consider the needs of industrial education. These bills have the endorsement of the Ohio branch of the National Association for the Promotion of Industrial Education, and of many of the educational and industrial interests of the state. Upon the recommendation of the committee on education, your directors urged the passage of these bills upon the members of the General Assembly.

CITY HOSPITAL.

Your directors reported last year an investigation of conditions at the City Hospital by a special committee appointed for that purpose. Recommendations for alterations and improvements in the institution were made; these recommendations were presented to the city officials having the responsibility for the management of the hospital.

Early this year a letter was received from Director H. R. Cooley, in charge of the city department of charities and corrections, giving in detail the plans for improvements contemplated. This included radical changes and additions in the

construction of the hospital, a reorganization of the hospital force and of the nurses' training school, the appointment of a superintendent of the training school, especially fitted for the position by training and experience, the appointment as superintendent, of a physician, who would devote all of his time to the hospital, and other decided improvements. The proposed changes included all of the principal recommendations made by your committee except that of the appointment of a semi-official Advisory Board. The committee's co-operation in these matters was sought and gladly granted.

After the new superintendents of the hospital and training school had been appointed and had been given opportunity to study conditions at the hospital, your committee met with each separately, seeking suggestions and offering its co-operation.

The improvements made at the City Hospital constitute a decided movement toward placing that institution in a position of efficiency.

MUNICIPAL SANITATION.

A large part of the efforts of this committee have been directed toward the enforcement of the Sanitary Code prepared by this committee two years ago, and now an ordinance of the city. Among the most stringent provisions of this code are those providing for proper safeguarding of the milk and meat supply. The committee has been in constant touch with the city milk and meat inspection department, has held meetings with dealers who were inclined to disregard the provisions of the code, and with recalcitrant dairymen when danger of open opposition seemed imminent. The work of the milk inspection department has now reached a stage of such efficiency that every dairy supplying milk to Cleveland is inspected several times a year and is required to keep its conditions and methods up to a definite standard. The power of the city to control the production of milk outside the city is limited. The city has authority to exclude any milk produced

under conditions not in accord with its standard, but it has no authority to inspect outside dairies except insofar as this inspection is made a condition of the sale of the product in the city. A complete supervision seems possible only through state control. This matter was discussed by members of your committee at a meeting of the State Board of Live Stock Commissioners at Columbus and, as a means toward arousing interest in dairy sanitation and the education of dairy-men, this board suggested a public meeting to be held as a part of its annual session at Columbus in January. The meeting was accordingly arranged for the evening of January 14th. Several preliminary conferences were held with representatives of practically every interest in the state concerned in matters of dairy sanitation. Plans for legislation and improved dairy conditions were discussed at this conference, and though strong opposition was evidenced at first, the representatives of your committee finally went to the meeting with almost every interest in the state supporting their attitude. Three hundred attended the meeting, including representatives of Boards of Health, Milk Commissions, Academies of Medicine and dairy and live stock interests.

Governor Harris, representatives of the U. S. Department of Agriculture, the State Board of Live Stock Commissioners and the dairy and live stock interests of the state addressed the meeting. A joint committee, upon which your committee was represented, was appointed to consider further several resolutions which were presented, and to outline a plan of procedure. Your directors feel that the committee on municipal sanitation has rendered a very valuable and unusual service in bringing into harmonious co-operation for the improvement of dairy and milk conditions practically every interest in the state, and they believe definite and valuable results will be forthcoming.

The committee on municipal sanitation has continued to co-operate with the Anti-Tuberculosis League in its efforts toward the prevention of tuberculosis. The committee

assisted in a campaign, conducted through the Health Department and the local medical societies, to secure more general reporting of cases of tuberculosis to the Board of Health. This campaign resulted in a large increase in the percentage of cases reported. The committee also urged before the legislature, a bill providing means for the inauguration of the work of the state Tuberculosis Sanitarium, immediately upon the completion of the building.

The committee has carefully watched all state legislation concerning health and sanitation and has urged upon the legislature through letters and personal representatives at Columbus, the passage of several important bills.

MEETING OF STATE HEALTH OFFICIALS.

In conformity with the policy of furthering, whenever possible, any movement for public health, your directors last spring, at the request of Dr. C. O. Probst, Secretary of the State Board of Health, and Dr. Martin Friedrich, City Health Officer, tendered the free use of Chamber of Commerce Hall for a meeting of the officials of the State Board of Health and of the boards of health of cities and towns of the northern part of the state. This meeting was attended by about four hundred health officers, and was productive of useful results.

SCHOOL SANITATION.

The committee on municipal sanitation last year reported the creation of a joint committee representing the Chamber of Commerce, the Board of Health and the Board of Education, to decide upon a plan for a more complete system of medical inspection in the schools. This committee has been steadily at work. The experience of other cities which have adopted a system of medical inspection has been studied, the local situation has been taken into consideration, and the representatives of the joint committee are now nearly ready to report to their respective bodies.

In the meantime two schools especially needing attention of this character have been equipped with complete systems. Such a system includes a school dispensary, a nurse, and a careful examination by the district physician for physical defects and communicable diseases. The plan has already resulted in a lowering of the percentage of sickness in the neighborhood of these schools, and undoubtedly indicates the beneficial results which may accrue from the establishment of such a system throughout the city.

The familiarity of this committee with matters of school sanitation led Director Orr of the public schools to address a communication to the committee stating that the Board of Education had considered as a sanitary measure, the adoption of a system of vacuum cleaning in the schools. The committee's opinion in this matter was requested. Members of the committee attended several demonstrations of cleaning by this method, learned of results in the experience of other cities and buildings where the system had been used, and made a careful comparison, from the sanitary standpoint, of this system with the one now in use. As a result the committee strongly recommended the installation of this system in one or two schools as an experiment, with the suggestion that if it proved successful from the financial and sanitary aspect, the system be eventually installed in the other schools of the city.

MILK EXHIBIT.

Your committee on municipal sanitation conducted in March a milk contest and exhibit similar to the one held last year. These contests have been held at the invitation of the United States Department of Agriculture. This department of the Government recognizes the pre-eminent success of Cleveland's system of milk inspection and the desire of other cities to benefit by Cleveland's experience, and its officials are anxious to assist in a still further development of this city's plans for inspection and improvement of its milk supply.

Before the exhibit, entry blanks were sent to two thousand dairymen who supply Cleveland with milk, together with a letter urging them to enter the contest and inviting their attendance at the meetings. The meetings were held on Saturday, March 7th, and were attended by a large number of dairymen. Addresses were delivered by E. H. Webster, Superintendent of the Dairy Division of the Department of Agriculture, C. B. Lane and Ivan C. Weld, assistants in the Department, and by local authorities and prominent dairymen. These addresses evoked a helpful discussion. The Chamber presented gold and silver medals to those having the highest scores in the milk and cream contest and to those making the greatest improvement in their dairies as shown by the city inspection records during the last year.

Certain very definite beneficial results have followed the contests and exhibits held under the direction of your committee. Few dairymen supplying Cleveland with milk have had any appreciation of the significance of the inspection required by the city: the majority have submitted to it largely from necessity. Various addresses and discussions at the meetings demonstrated the method and value of this inspection and the importance of a pure milk supply, and many of the principles emphasized in these meetings are being adopted by dairymen. The interest of the committee in dairy matters has engendered a spirit of confidence and some degree of voluntary co-operation, on the part of dairymen; your committee is frequently consulted in the solution of problems arising among milk producers supplying Cleveland. The committee's work has been of some value, it is believed, in impressing the consumer with the importance of a pure milk supply, in encouraging him to insist upon the purity of this supply and in bringing him to an understanding that the more rigid requirements of city inspection have made the production of milk more expensive and that the consumer therefore must be willing to pay more for the improved product.

The success of the exhibit conducted last year was so

pronounced and its results were so practical that the United States Department of Agriculture deemed it of sufficient educational value to issue a special bulletin dealing with the exhibit in detail. This bulletin was sent throughout the country with the suggestion that Cleveland's example be followed by other cities.

HOUSING PROBLEM.

Some time ago your committee on housing problem presented a report based on an exhaustive investigation of housing conditions in Cleveland. This investigation showed the existence of a serious housing problem. The committee found many instances in which several small houses were crowded together on a lot, with little light and ventilation, poor sanitation, inadequate plumbing and water facilities; the inmates living in cramped quarters, often indecently crowded together. The report also showed that the evolution in housing conditions which is certain to take place would eventually produce the same conditions now found in New York and Chicago. The report showed that some of these conditions already existed and that there is a constant tendency toward their increase. The report called for immediate preventive and curative measures. Both by reason of its text, and the accompanying illustrations, this report created a profound impression that preventive measures should be adopted.

Since rendering this report the committee has been engaged in a careful study of remedial measures. Legislation increasing the effectiveness of the health and building departments and other measures have been considered. Corrective legislation may be divided into three classes: First, preventive, which seeks to make impossible the erection in the future of unsafe and unsanitary buildings; second, regulative, which aims to require the maintenance and occupancy of existing buildings in a safe and sanitary manner; third, corrective, which aims to make possible the alteration of existing unsanitary buildings so as to make them more safe and sanitary.

The building code prepared by a commission appointed by the Mayor, many provisions of which were recommended by your committee, makes the erection of unsafe and unsanitary buildings in the future almost impossible. The enforcement of this law is reasonably complete, though greater facilities and larger means granted to the Building Department would make the law more effective. A plumbing code, which is now pending in the council, will eventually be included in this building code.

The city is partially supplied with regulative legislation. The Health Department undoubtedly has adequate power in this direction, but there has been no definition of this power in the form of a code, and consequently no adequate basis on which sanitary patrolmen may act. Your committee is at present engaged in the preparation of a code of this character, which it hopes may be completed during the coming year.

In the opinion of legal counsel, the city has had no power to require the alteration of existing buildings. The state through its police power undoubtedly has the constitutional right to grant such authority in so far as it should not transgress property rights. While it is essential that the people in the crowded sections of the city live under reasonably healthful and safe conditions, your committee has been mindful of the fact that it is also important to protect the rights of the property owner. In order that municipalities might have the power of regulation, your committee prepared a bill giving to municipal corporations, "the right to regulate the use, control and maintenance of buildings used for purposes of human occupancy or habitation, the number of occupants and mode and manner of equipping thereof * * * and the right to compel the owner of any building used or designed to be used for purposes of human occupancy or habitation, to alter, change, reconstruct, or modify such building or any part thereof for the purpose of insuring the health, safety and sanitary environment of its occupants." In this bill the council

is given authority to provide by ordinance or resolution for the exercise and enforcement of the foregoing powers. The bill was introduced in the Senate by Senator Ward. It passed both houses and has now become a law. The thanks of the Chamber of Commerce are due especially to Senator Ward and to other members of the Cuyahoga delegation for their earnest efforts in behalf of this bill.

The next step in this movement is the preparation of an adequate code under this law for presentation to the city council.

BUILDING CODE.

The attention of the committee on housing problem has several times been called to the fact that the building code passed some time ago by the city council is now in need of condensation and revision. There are several important provisions which were not included in the original draft and certain amendments have been shown to be necessary by the experience gained in the enforcement of similar legislation in other cities. A sub-committee of the housing committee has been at work upon the revision of certain of these sections. In December, a communication was received from F. W. Striebinger, Secretary of the Local Chapter of the American Institute of Architects and a member of the housing committee of the Chamber, requesting the co-operation of the Chamber of Commerce together with the Builders Exchange and other organizations concerned, in the codification and revision of the code. The directors referred this communication to the committee on housing problem and that committee requested its sub-committee to act with similar committees from the other organizations in the consideration of the code. A joint committee of the representatives of the Chamber of Commerce, the Builders Exchange, the Institute of Architects, the Engineers Club and the Cleveland Inspection Bureau has now been organized with Mr. Striebinger as chairman. The committee is aware that this is a serious task

which may occupy more than the coming year, but it believes that the results will justify the labor to be expended.

PLAYGROUNDS.

The committee on housing problem has for some time considered the development of playgrounds in Cleveland as a natural part of the subject assigned to it. At the beginning of the year, however, your directors considered this project to be of sufficient importance to justify the appointment of a special committee to study the further development of Cleveland's playgrounds.

For a better understanding of the problem, this committee, together with the members of the Social Service Club, arranged for a stereopticon lecture by Graham Romeyn Taylor of Chicago. This lecture described the method of dealing with the playground situation in that city and suggested possibilities for development here. To this meeting were invited the members of the public and private bodies concerned with the management of playgrounds in Cleveland and others interested in the general subject. About one hundred persons attended. A description of Chicago's attainments proved valuable in directing plans in Cleveland and was an inspiration to those who are charged with the responsibility of these plans.

The committee completed its study of the playground situation in Cleveland and at the March meeting of the Chamber rendered a report with definite recommendations. Your committee can scarcely over-state its obligations to the members of the Social Service Club who placed at its disposal the results of an exhaustive investigation of the management and condition of the playgrounds under public and private supervision in this city.

The investigation and experience of other cities indicates conclusively that the playground is to be an important factor in civic life. In the congested districts of the city, the activ-

ities of the child are confined largely to the street, normal and proper activities are restrained because of the limitations of space and environment, and abnormal ones take their place. The undirected playground has been found to be in only a small degree more efficient as a substitute for the street. The ethics and traditions of the street are transferred to this place. While the child is less a nuisance to his neighbor, little is contributed to the development which is the real function of play. The really efficient, constructive force in the congested portions of a large city is found in the playground properly supervised and directed. This results in the development of the qualities in the child which he must possess in order to assume his responsibility as a citizen.

There are now in Cleveland three equipped and supervised playgrounds under the management of the Board of Education, nine under the Board of Public Service, and six under the management of private welfare institutions. The committee found no plan of co-operation among the managements of these playgrounds. The result was danger of duplication and waste of money and energy. The following recommendations briefly summarized were made by the committee:

The equipment and proper supervision and more constant availability of more than one hundred public and parochial school and institutional playgrounds now in existence: these to be used for small children.

A more elaborate equipment and supervision than at present of fifteen or twenty tracts of from one to two acres of public and parochial school yards and city property: these to be for boys and girls of 12 years or less.

The inauguration of a number of civic centers, each located in a congested district and of sufficient size to provide opportunity for the group games of larger children and young people and for the establishment and conduct of social centers, including field houses with auditorium, branch libraries, club rooms, swimming pools, restaurants, baths, gymnasiums,

athletic fields and the like. Such centers to be open day and night the year round under the supervision of physical directors, kindergartners, and other workers of adequate training, with a broad social outlook.

The appointment by the Mayor of a commission, consisting of representatives of the Board of Public Service, the Board of Education, the public and parochial schools and private welfare institutions; the commission to study the general situation, suggest new locations, recommend the lines of activity to be pursued by each body represented, and suggest a comprehensive policy of co-operation, equipment and supervision. The powers of this commission, of course, to be purely advisory.

Similar recommendations to these were made by the Social Service Club. The Mayor has appointed a commission of this character, and your committee believes that the result will be highly influential in the development of normal civic life in Cleveland.

BENEVOLENT ASSOCIATIONS.

The routine work of this committee has come to be so familiar to the members that little comment is needed. The committee has continued to make a careful investigation of all charitable institutions soliciting support from the public and has issued a card of endorsement to such as have complied with the increasingly rigid standard of excellence required by the committee.

More emphasis has been placed on the principle of co-operation among the various institutions, and endorsement in several instances has been withheld until the requirement was satisfactorily complied with. Especially has the committee insisted upon a recognition of the Associated Charities as a natural clearing house for all direct relief work. The adoption of this plan has resulted in the elimination of a large amount of duplication and unwise giving.

The committee has continued in the policy undertaken two years ago, of devoting especial attention to a few particular organizations or divisions of the charitable field.

Sub-committees are now engaged in minute investigations of the operation of several institutions in which there has seemed opportunity for radical improvement. If precedent is to be relied upon, these investigations will result in greatly increased efficiency. Representatives of the committee have attended the meetings of the executive boards of several institutions and have made important suggestions which have been ultimately adopted.

The function of the committee on benevolent associations has become increasingly advisory, and in some cases supervisory. This seems to be a normal and proper relation for the committee to bear, both to the community and to the charitable organizations, since the committee represents the public which supports these institutions, and is in a position to comprehend the whole field of charity in a broader way than any other organization. The committee is able to deal with individual organizations from an unprejudiced and comprehensive standpoint, impossible under other conditions. Its relations with all efficient and well managed institutions are of the most cordial character. The continued and increasing efficiency of the committee is possible only with the continued support of the public in demanding a card of endorsement from all who claim to represent local charitable institutions; and your directors believe that the faithful work of the committee deserves the recognition of the public, which can be given only in this way.

FEDERATION OF CHARITIES.

The difficulty experienced and the constantly increasing cost entailed in the collection of funds for the support of local charitable institutions, has led the committee on benevolent associations to consider seriously whether some means of fed-

eration for the collection of these funds might be devised, which would eliminate a large part of the cost of collection.

Obviously the first step toward such a plan was to ascertain precisely the sources of the present income of every charitable institution in the city. A sub-committee has therefore made an exact analysis of the subscription lists of all charitable organizations endorsed by the committee. The cost of support of all these organizations is approximately \$1,000,000 annually. About \$450,000 of this sum is annually raised through public solicitation. The committee estimates that the cost of raising this \$450,000 (i. e. salaries and commissions paid) is something over \$60,000. Whether or not a feasible plan for the federation or consolidation of these collections can be worked out has not yet been determined, but the committee hopes to be able to make a definite report during the coming year.

REGISTRATION OF NURSES.

As a legitimate feature of its work, the committee on benevolent associations has made, during the past year, a study of local hospitals and the nurses' training schools conducted in connection therewith. While the recognized hospitals in the city are conducted in general in an efficient manner, investigation disclosed several small hospitals which are subject to grave criticism with regard to the methods employed in their training schools.

The state law requires, for the protection of the public, that physicians, dentists, veterinary surgeons and lawyers pass an examination as to their training and fitness before being allowed to practice. No examination or definite standard, however, is required of nurses, although a severe training is necessary to fit them properly for their duties, and often the responsibility placed upon the trained nurse is second only to that of the physician.

In most training schools the recognized course of training is three years; yet the committee found during its in-

vestigation that one minor hospital in the city makes a practice of prescribing a course of a few lectures, given outside the hospital, covering a period of perhaps six weeks; and with this training and the payment of a liberal fee the students are given certificates as trained nurses. There is also an agency for a correspondence school of nurses which claims, for a fair consideration and a few weeks' or months' study by mail, to turn out the finished product. Your committee has learned of serious cases of illness which have been placed in the care of nurses trained in this way, upon the supposition that they had had adequate preparation.

Sixteen states require the examination of trained nurses after the completion of a course covering a suitable period in a recognized hospital. After consultation with a large number of the physicians and nurses, your committee prepared a bill providing for the careful examination and proper registration of graduate nurses. This bill, of course, does not exclude women who have not had a full course from employment as practical nurses. It simply gives assurance that the woman bearing the title "Registered Nurse" has had a training sufficient to qualify her for the care of serious cases of illness. Your committee believed that the public had a right to demand insurance of this character. The bill was introduced by Senator Ward, but was not reported out of committee.

SOLICITING SCHEMES.

Your directors have continued the service rendered by this Chamber to its members and to the community in protection against fraudulent solicitation of money for various purposes.

The evolution of this work as shown by the Chamber's files, is most interesting. During the first year the service was undertaken, the Chamber of Commerce investigated fifteen or twenty soliciting schemes. These were mostly on a large scale, calculated to rob the community of thousands of

dollars. Only these larger plans were uncovered during our initial efforts. The next year nearly one hundred soliciting schemes were investigated, and those of a fraudulent character were exposed. These included several important schemes and many smaller ones which had not been previously discovered. The following year the number increased to one hundred and fifty, including both important and insignificant propositions. Last year the number reached nearly two hundred. Few schemes of importance were uncovered, however, the number being made up principally of insignificant schemes, many of which were not without claims to legitimacy and propriety. The attendant circumstances seem to indicate that nearly every scheme to obtain money from the public, aside from the channels of regular business transactions, was brought to the attention of the Chamber. The community, apparently, had become desirous that every effort of this sort in this city shall receive competent examination before receiving support. Solicitors on a large scale seemed to find that work in Cleveland was no longer a paying proposition and confined their operations to more fertile fields. Furthermore, a large number of schemes which came to the Chamber's attention were presented by the promoters themselves, an indication that early in the progress of their work they had found that the collection of money, without previous investigation by the Chamber, was difficult.

The past year has shown a reversal of this progression, the number of soliciting schemes investigated having dropped from two hundred to about one hundred. Only three or four were of importance and a large proportion were either insignificant in character, or were legitimate efforts; a larger proportion than last year were submitted by the promoters themselves. This seems to indicate that the city has been avoided by the promoters of the most iniquitous schemes, and the insignificant character of those reported clearly indicates that there were few reports to the Chamber because of the reduced number of schemes in operation. The swindlers who

have attempted to operate on a large scale in Cleveland, as far as it is possible to learn, have been obstructed so promptly that the public has suffered little loss. Your directors believe that the Chamber is to be congratulated upon having so effectually freed the community from a nuisance of such proportions.

Co-operation with organizations in other cities in the endeavor to secure and give advance information upon the operation of fraudulent solicitors who are "working" the country, has been continued. In several instances, it has been possible to confront solicitors within a few hours of their arrival in Cleveland, with so convincing a statement of their operation in other cities, that they have been glad to leave the city at once.

But the directors must again call the attention of members to the fact that fraudulent schemes still make their appearance, and that neglecting to take advantage of the Chamber's facilities still results in the loss of a considerable sum of money. In general, the more plausible the story and the more appealing the object, the more probability there is of its being unworthy, for when a collector is not bound by the truth, he may color his story as highly as he pleases, while the legitimate solicitor must confine himself to facts. Members should demand the card of endorsement from all collectors claiming to represent local charitable organizations, and with regard to all others, they should inquire, by telephone, at the Chamber of Commerce office.

Your directors wish to express most cordial appreciation of the assistance of the newspapers in warning the public against unworthy and fraudulent schemes, and that of the city police and detective forces, and the police prosecutors, whose co-operation has made possible the application of effective measures in dealing with fraudulent solicitors.

RETAIL MERCHANTS BOARD.

As was fitting during a year of uncertain conditions, the work of the Retail Merchants Board has been directed into

very practical channels. Projects chiefly social in character were few; no excursion was planned, but many topics of plain business interest were discussed at the meetings of the Board, and of its several committees.

Through the efforts of the membership committee, a number of firms have been added to the membership of the Board during the year.

On May 8th the Board was privileged to have as its guests Hon. Theodore E. Burton, the president and the directors of the Chamber, the president of the Wholesale Merchants Board, and several other members of the Chamber. Mr. Burton spoke on a theme even then uppermost in the minds of all, and on which he could speak as a deep student of the subject: "The Present Outlook for Continued Prosperity." He believed that the abounding prosperity we had been enjoying could not continue unabated, but had faith that the greater co-operation of all interests, and the skill and ability developed in meeting troublous financial conditions, together with the generally favorable material situation of the country, would afford a measure of security against the most serious depression. This address, in the light of later events, proved Mr. Burton's scholarly and statesmanlike far-sightedness; and it was thoroughly appreciated by the membership.

Besides the "Burton Dinner" and the annual meeting May 28th, the Board has assembled on three other occasions. On October 24th Mr. Chas. Albert Coutant, of New York, was the guest of the Board, and delivered an able address on "The Development of Retail Trade," with especial reference to out-of-town trade. In November the members of the Board were the guests of The Cleveland Ad Club at dinner, and had the privilege of hearing a number of entertaining and practical addresses from experts in different branches of retail advertising.

At a meeting February 10th the Board considered several practical questions, and during a part of the evening had

the pleasure of listening to a well-studied "blackboard talk" by one of its members, Mr. Chas. W. Burrows, on "Inventory Figures and Some Deductions Therefrom."

At the annual meeting of the Board last May, a special committee reported the results of its canvass on the custom of members in respect to a weekly half-holiday in summer. This report was printed for the information of members, and undoubtedly pointed the way toward a greater degree of uniformity in this respect.

A "dry goods section" was formed early in the year, and its members discussed subjects of interest to their business at several informal luncheons.

The joint advertising plan for stimulating early holiday buying, with some slight modifications of last year's methods, was again tried with success. This effort has been well worth while both from a practical and a philanthropic standpoint.

A special committee has devoted careful study to the advisability of offers of free deliveries to out-of-town buyers, as a means of increasing out-of-town trade. The custom of large stores in other cities, as well as that of members of the Board, was ascertained. The committee summarized the information so gathered in its report at the February meeting of the Board. This report contains especially suggestive data which may be of great value at the opportune time; but no action has as yet been taken upon it.

During the panic and money-stringency, retail merchants were most directly involved through the use of the so-called "pay-roll checks" issued by the banks. The Retail Merchants Board was fortunate in having as its president Mr. F. W. Wardwell, who soon after his election had been called upon to act as a bank president also. With his counsel, a number of actions were taken by the executive committee, tending to allay suspicion and panic in the minds of the people, chiefly by promoting the free acceptance and use of the "emergency currency" of the banks. In this crisis the action of this Board was of undoubted value.

DELEGATIONS.

In addition to delegations on legislative matters at Washington and Columbus, the Chamber has sent representatives as follows to conventions during the year: (Many of these meetings are reported more fully elsewhere in this report.) National Council of Commerce, at Washington, Ambrose Swasey and the President and Secretary; Conference on Combinations and Trusts, at Chicago, Charles S. Howe; Rivers and Harbors Congress, at Washington, Geo. H. Eichelberger and F. W. Treadway; Merchant Marine League of the United States, at Cleveland, Myron T. Herrick, S. Prentiss Baldwin, C. W. Bingham, E. S. Burke, Jr., Joseph Colwell, F. E. Drury, Lea McBride, Ed S. Page, W. B. Sanders and Daniel Shurmer; National Tax Conference, at Columbus, A. T. Hills and E. A. Foote; National Education Association, at Los Angeles, Chas. W. Burrows, William H. Elson, F. H. Haserot and Thos. A. McCaslin; Lake Mohonk Conference on International Arbitration, J. G. W. Cowles; American Civic Association and National Municipal League, at Providence, Fred P. Thomas; National Conference of Charities and Correction, at Minneapolis, Amos B. McNairy, Geo. A. Bellamy, C. C. Bolton, W. T. Higbee and James F. Jackson; National Board of Trade, at Washington, Ambrose Swasey, C. W. Burrows, A. T. Anderson and Alfred Clum; Ohio State Board of Commerce, at Columbus, J. J. Wemple, A. H. Van Gorder and E. F. Van Zandt; National Hay Association, at Niagara Falls, Herman Schmitt and H. M. Strauss.

THE CONFERENCE ON COMBINATIONS AND TRUSTS.

In October there was held at Chicago, under the auspices of the National Civic Federation, a notable conference of able men in public and private life, who discussed the most important feature of modern industrial development—the great corporation. The net result was a set of resolutions calling upon Congress to provide for the appointment of a non-partisan commission to propose measures for the regulation of

such corporations; but in the course of the deliberations, a large number of views and suggestions were developed, which constitute perhaps the most valuable single collection of material as a basis for future consideration of the subject.

Dr. Charles S. Howe represented the Chamber at this conference, and his report, giving a clear presentation, in brief, of the most valuable current thought, of a practical character, upon this grave question, was submitted at the December meeting, and has since been printed and distributed to the membership.

RIVERS AND HARBORS CONGRESS.

Steadily increasing and widespread interest in the development of inland waterways was evidenced by the fourth annual Rivers and Harbors Congress at Washington, early in December. Nearly 2,000 delegates, representing 463 cities, 37 states and 183 commercial organizations, were present—twice as many as attended the Congress last year. Most of these represented river districts; except this Chamber, no large commercial organization on the Great Lakes was represented, and no other large city on the lakes. This situation, in view of the fact that certain canal projects enthusiastically urged by the river interests might seriously cripple lake commerce, betrays an apparent indifference which is most unfortunate, and should be remedied.

Our delegation reported, through its chairman, George H. Eichelberger, Esq., at the December meeting of the Chamber. The resolutions adopted by the Congress expressed its thanks to President Roosevelt, especially for the appointment of the Inland Waterways Commission, and recommended to Congress the enactment of laws to make the commission permanent, and to give it authority for investigations and recommendations; and again it was urged that as an investment sure to be increasingly profitable, the expenditure by the Government of not less than \$50,000,000 annually for permanent improvements in waterways was fully warrantable, even if the issue of bonds were necessary for the purpose.

OHIO STATE BOARD OF COMMERCE.

The fourteenth annual meeting of the Ohio State Board of Commerce was attended by Messrs. J. J. Wemple, A. H. Van Gorder and E. F. Van Zandt of our regularly appointed delegation. Other members of the Chamber who attended in various capacities were Amos B. McNairy, F. W. Treadway and C. T. Richmond.

The larger part of the sessions was devoted to a few of the most important measures pending action by the General Assembly, which had been initiated or strongly urged by the State Board. Among these, the constitutional amendment on the subject of taxation was uppermost in the minds of the members; this question, however, had been the subject of more extended study at the National Tax Conference held the week prior to the Board's meeting, and is more adequately treated in this report in connection with the work of the committee on taxation.

The Thomas Banking Bill, as amended, was also the subject of much interest, and although it was recognized that the bill might be weak in some points where concessions had been made in the interest of its passage, yet the Board heartily endorsed it as promising to establish at least the principles of regulation and inspection.

Reform in elections, through a compulsory primary election bill and other measures presented by Judge Stewart, Counsel of the Board, was also endorsed as a principle.

An evening was devoted to the discussion of child-labor and education, resulting in the adoption of a resolution (which has become a plank in the platforms of many organizations) calling for the amendment of the laws on these subjects so that "the education of the child, not its labor, shall be the desideratum." Among the practical effects sought for Ohio through this means are: Industrial education, and provision that boys and girls from 14 to 16 shall go to school if they do not go to work.

The Board resolved to favor the enactment of a bulk-sales law to prevent fraudulent sales of entire stocks, and a law restricting the conduct of business under fictitious names.

Measures to perfect and extend the provisions of the uniform public accounting law, and the public depositary laws, were also approved. It will be remembered that these laws were enacted through the efforts of the Ohio State Board of Commerce, and in both cases have resulted in the saving of very large sums. The operation of the uniform public accounting law has already recovered nearly \$1,000,000 of public funds expended illegally or without warrant.

The State Board is doing increasingly good work; it is making consistent and deserved gains in membership, and has now discharged all its obligations. During the present session of the legislature it has published weekly an improved "General Assembly Record," giving a vast amount of valuable information; an enterprise the worth of which is not easily overestimated.

The officers were re-elected for a second term. They include Mr. F. F. Prentiss, as vice president, and Messrs. Amos B. McNairy and Samuel Scovil as members of the executive committee.

NATIONAL BOARD OF TRADE.

At the thirty-eighth annual meeting of the National Board of Trade, January 21st to 23d, the Chamber was represented by Messrs. Ambrose Swasey, A. T. Anderson, C. W. Burrows and Alfred Clum. There were present representatives of thirty-three other commercial organizations. One hundred and thirteen resolutions were submitted, embracing seventeen topics of national commercial interest.

The only resolution submitted by this Chamber was in reference to parcels post legislation, in which the position taken by the Board a year ago, at the instance of our Chamber, was practically reaffirmed. The committee to which the several resolutions on this subject were referred brought back

two reports, one favoring, the other opposing a parcels post. Mr. Burrows' motion to substitute the negative for the affirmative report received a majority of the total vote; but the chair ruled that a two-thirds vote was necessary. Thus the Board was unable to take a position on the question, except by leaving in force the action taken upon our urgency last year.

The delegates were as usual received by the President, who made a brief address and greeted each one personally. At the annual banquet interesting and significant addresses were made by Vice President Fairbanks, Secretary Straus, the Italian Ambassador, Speaker Cannon and others.

INTERNATIONAL ARBITRATION.

The past year has been one of moment in the realm of international relations. High hopes were centered in the second Hague Conference by the advocates of peace; and though that protracted congress of the powers brought severe disappointment in respect to some of the larger accomplishments hoped for, still, viewed in the proper perspective, the Conference was not without far-reaching and hopeful results. At least the principle of conference between the nations is now thoroughly established.

Your former president, J. G. W. Cowles, again represented the Chamber at the thirteenth Lake Mohonk Conference, May 22d-24th, where final plans were discussed to promote the adoption of the three great purposes urged last year at Lake Mohonk, and concurred in by resolutions of this Chamber—viz.: The permanent organization of The Hague Conference, with advisory power; the framing of a general arbitration treaty; and the restriction, and if possible reduction, of armaments.

Mr. Cowles presented at the October meeting a scholarly and comprehensive report, which took the form of an address on "The Progress of the Peace Movement."

CONVENTION BOARD.

For the first five years of its history, the Convention Board made no effort to secure any of the largest conventions. When the Board was organized, our business men and citizens had just taxed themselves generously to entertain the largest of all gatherings at that time—the encampment of the Grand Army of the Republic. Moreover, from the time of the burning of the old Music Hall until the completion of the Central Armory last year, Cleveland had no very large hall fit for convention purposes. Now, however, Central Armory and another fine auditorium (the Hippodrome) are available; and within the past few years notable increases have been made in the hotel capacity of the city. The Board has therefore felt justified in promoting the invitation of larger bodies than could hitherto be taken care of properly.

In consequence of the Board's efforts in this direction, two very large conventions will be held in Cleveland in the early summer; one of them, the National Education Association (June 29-July 3) is among the ten largest gatherings of the country, and is excelled by none in quality or value, not only for advertising the city, but also in the splendid influence it exerts upon the life of the city itself; the other, the Baptist Young People's Union (July 8-12) is among the greatest religious meetings. The one should bring to this central location a very large number of educators, the other a large number of earnest and intelligent young people.

The campaign to secure the National Education Association convention was one demanding the most energetic and diplomatic work for months. It was carried on by a citizens' committee which was organized at the instance of the Convention Board, in co-operation with the executive committee of the Board itself. A delegation consisting of President F. H. Haserot of the Board of Education and Superintendent of Schools W. H. Elson, Rev. Dr. Dan F. Bradley, Thos. A. McCaslin, Esq., and President C. W. Burrows with the secretary of the Convention Board, went to the Convention at Los An-

geles representing the Chamber, the citizens' committee and the Board, and successfully urged Cleveland's invitation. Serious questions relative to railroad rates and dates, however, threatened later to deprive us of both the Educational and Baptist conventions; and only by dint of the most persistent negotiations were these difficulties solved. In this work the local committees formed for both conventions lent most effective aid.

Besides these great bodies, many other noteworthy organizations will meet in Cleveland this year. It is hoped that the number of conventions for 1908 will be no less than the number held here in 1907, which was fifty-seven; and beyond a doubt the number of convention visitors will far exceed that of any year since 1901.

In one remarkable case, the Convention Board co-operating with many charitable organizations of Cleveland, was conspicuously unsuccessful. This was the National Conference of Charities and Correction; and the curious fact is, that in spite of one of the most perfectly organized campaigns ever devised for the purpose, our cause was lost by reason of our strength, which was our only weakness; a singular fault and a unique defeat. A large delegation from Cleveland attended the Minneapolis conference, including representatives of the Chamber, the Convention Board, the city administration, and many private associations—the Associated Charities having taken the lead in the campaign. The conference is, however, by nature disposed to go where it can do the most good; and the single delegate from Virginia convinced his fellow-members that Cleveland, a model in many fields of civic and philanthropic enterprise, and able to produce fifteen representatives at the Minneapolis conference this year, did not need the convention as did his city, Richmond. We are assured, however, of the acceptance of our next invitation to this body.

In December Cleveland was obliged to decline an unusual opportunity. Mayor Johnson, in attendance at the meeting of the National Democratic Executive Committee at Washing-

ton, telephoned to the Chamber of Commerce that Cleveland could probably secure the National Democratic Convention by guaranteeing \$60,000 and adequate facilities. In view of the necessity of action on the day of the message, a meeting of representative business and professional men was assembled that afternoon on the call of the Convention Board, to consider the question. At this meeting John H. Clarke, Esq., presided; and President Burrows of the Convention Board explained that no steps had been taken by the Board to secure one of the national political conventions because of the uncertainty as to whether our hall and hotel facilities were adequate, since practically all of the large number in attendance at these conventions require accommodations at hotels. A full and free discussion of the facts and possibilities took place, with the result that a committee of five, consisting of Mr. Clarke as chairman and Messrs. L. E. Holden and Newton D. Baker, with the president of the Chamber and the president of the Board, was chosen to express to Mayor Johnson our appreciation of his action, and our regret that circumstances did not justify us in taking advantage of the opportunity; especially in view of our engagements as hosts to the National Education Association and the Baptist Young People's Union at about the time of the Democratic convention.

The Convention Board has as usual included among its functions the direct advertising of Cleveland by means of printers' ink. Articles containing information about Cleveland, appearing in a number of publications, have been contributed in whole or in part by the officers of the Board. The distribution of the booklet "A Trip to Cleveland," has exhausted a large edition; and another edition, slightly revised and brought down to date, will soon be ready for distribution. Of the celluloid grip tags issued last year, many thousand have been used to good advantage, the larger part at the Los Angeles convention of the N. E. A. Another supply of these has been ordered for the work of this year.

The number of inquiries concerning the city received by

mail indicates that the work of the Board and the Chamber in advertising the city is productive of increasing results.

THE WESTERN RESERVE HISTORICAL SOCIETY.

Cleveland has been fortunate in having developed, through the devotion of a comparatively small number of citizens, including residents of other places in the "Western Reserve," one of the best historical societies in this country, with an excellent collection housed in a fine building in University Circle. The society last fall began an active effort to widen the scope of its influence by raising a permanent endowment fund and increasing its membership; and at the request of its governing body, your directors were glad to aid in this work by the adoption of the following resolution:

"Resolved, that we commend the purposes of the Western Reserve Historical Society in raising such endowment fund and in increasing its membership in order to enlarge the scope of its usefulness, and recommend to the citizens of Cleveland and the members of The Cleveland Chamber of Commerce that they lend their influence and contributions to the support of the Western Reserve Historical Society."

ACQUAINTANCE.

The pleasant and useful custom of introducing new members of the Chamber by means of a luncheon on the day of each Chamber meeting, has been continued by the acquaintance committee, with gratifying results. The value of the service rendered by this committee can hardly be overestimated.

The fall "acquaintance excursion," with its two-fold object, social and educational, took place on October 3d. Through the courtesy of the management of the several companies, an interesting and instructive visit was made to the plants of the National Carbon Company, the Glidden Varnish Company and the Winton Motor Carriage Company, which were reached by special trolley cars.

The discouraging weather did not deter the members, and a much greater number participated than ever before.

The acquaintance committee received the thanks of your directors for its work in perfecting the arrangements for this conspicuously successful excursion.

CHAMBER OF COMMERCE CLUB.

The usefulness of the Club as an auxiliary to the work of the Chamber has continued throughout the year. The rooms are in increasing demand for business meetings and conferences at luncheon, in addition to the daily meetings of committees of the Chamber and its Boards.

Your Club committee has been assiduous in its oversight, and has kept closely advised of all needs through the work of sub-committees on finances and facilities, respectively. The fiscal record of the Club for the year compares favorably with that of former years. A number of slight changes have been made from time to time, including the inauguration of a "club luncheon" service, which is now receiving a thorough trial at the suggestion of many members.

ANNUAL DINNER.

The fifty-eighth annual dinner on November 16th, was the occasion of bringing before the Chamber three most distinguished men—Ambassador Bryce, Governor Guild of Massachusetts and President Wilson of Princeton University. The program was especially well balanced, and the three addresses, on related subjects, provoked favorable comment in the country at large as well as locally. In point of attendance, the dinner was among the largest ever held by the Chamber.

The proceedings and addresses on this occasion are to be published with this report. The inspiring influence of such an occasion reaches far beyond the comparatively limited number of persons who are in attendance. The arrangements were in charge of the entertainment committee.

NEW YEAR'S EVE RECEPTION.

The entertainment committee received many compliments, also, on the conduct and program of the New Year's Eve reception, which was as usual largely attended.

GUESTS FROM THE ROCHESTER CHAMBER OF COMMERCE.

On January 17th the president and secretary of the Rochester Chamber of Commerce spent the day with us. They were entertained at luncheon at the Chamber of Commerce Club by the presidents of our boards and several chairmen of committees in whose work they were particularly interested.

Your directors regard with favor the growing tendency of the more efficient commercial organizations in progressive cities to compare notes with one another.

AQUARIUM.

The aquarium project has been one of those which have been held somewhat in abeyance by the recent situation in municipal finance. Your committee on the subject has, however, gathered data upon the installation and maintenance of the principal aquariums of the world; and in September the members of the committee were the guests of its chairman, former President Prentiss, on a trip of inspection to the Detroit Aquarium. Your directors believe the committee should be continued, and hope that conditions will permit the ultimate realization of so excellent an object.

MUSIC HALL.

Among the needs which are most keenly felt in Cleveland, the long-looked-for music hall is one which your directors desired to aid in supplying, especially in view of the fact that your president mentioned it as one of the things he hoped to forward. It is readily to be appreciated, however, that financial conditions have not been such as to encourage the immediate promotion of a project so important.

ART GALLERY.

The interest of the business community in stimulating art-appreciation in Cleveland is properly shown by the existence of your committee on art gallery. The situation so far has been such that the Chamber could only manifest its readiness to help, venturing an occasional suggestion along consistent lines of progress. This, and not more, your committee has accordingly done.

On May 8th, Sir Caspar Purdon-Clarke, the director of the Metropolitan Museum in New York, visited Cleveland; and your committee on art gallery, with your directors, had the pleasure of entertaining him at luncheon, in company with the trustees of the Cleveland Museum of Art, the president of the Board of Education, and the superintendent of schools. The occasion developed several excellent ideas for our guidance in Cleveland.

PRESERVATION OF FORESTS.

President Roosevelt has repeatedly called attention to the grave problem which is presented by the rapid depletion of American forests. The consequences are more far-reaching and more immediate than most people imagine; and as they become apparent, commercial organizations everywhere are more and more aroused to the necessity of steps to protect the future and to repair past ravages to some extent at least.

This Chamber has for years manifested its appreciation of the importance of the forestry question. When last May a communication was received from the National Association of Box Manufacturers, requesting that the Chamber urge the Ohio congressmen to support a resolution calling for a census of the standing timber of the United States, your directors were glad to comply with the request.

This action was followed by another of equal or greater importance. At the October meeting of the Chamber, this resolution was adopted:

"Whereas, the incessant demands of commerce are resulting in an alarming depletion of the timber of our forests, which are being cut with constantly increasing rapidity, so that our wood supply is of necessity being consumed many times as rapidly as Nature can reproduce it; and

"Whereas, the denudation of forested mountain slopes in particular results in devastating floods and an irregular and decreased flow of water in our streams; thus threatening the manufactures which use water power, the commerce which depends upon navigable streams, and the agriculture of river valleys, as well as the lives and property of the inhabitants of these valleys, and therefore affecting the welfare of the entire country; therefore be it

"Resolved, that The Cleveland Chamber of Commerce heartily and urgently favors any and all proper measures looking toward the reasonable conservation of our timber resources, and especially the preservation of mountain forests at the sources of streams; and

"Resolved, that we urge the Congress of the United States, as an important step in this direction, to enact legislation similar to that introduced in the last session of Congress, providing for certain forest reserves in the Appalachian and White Mountains; and

"Resolved, that copies of this resolution be forwarded to the members of Congress from the State of Ohio."

UNITED STATES OCEAN MAIL SERVICE.

President Roosevelt in his message at the opening of the Congressional session recommended an extension of the Ocean Mail Act of 1891, so as to authorize the payment of \$4.00 instead of \$2.00 a mile for mail service to 16-knot American vessels sailing to South America, the Philippines, Japan, China and Australasia, if built according to naval plans, available as cruisers, and manned by Americans. Vessels of the first class, of 20-knot speed, sailing to trans-Atlantic ports, already receive \$4.00 a mile for mail service. It is an accepted theory that a first class power should as far as practicable carry its ocean mail under its own flag; and without such an extension, mail must continue to be carried to these places on foreign ships.

The Merchant Marine League requested this Chamber to urge the passage of this bill, which had the approval of the Postoffice Department and the Department of Commerce and Labor, and would be of great value to American exporters. Your directors took pleasure in requesting the Senators and Representatives from Ohio to support the measure.

PENSIONS TO WIDOWS OF MEMBERS OF YELLOW FEVER COMMISSION.

Major James Carroll and Dr. Jesse W. Lazear, as members of the Yellow Fever Commission, demonstrated by the sacrifice of their lives in Cuba that the yellow fever germ is communicated only by a species of mosquito. The experiments of the Commission were of incalculable value to all mankind, making possible the future protection of life, property and commerce. The widow of Major Reed, Chairman of the Commission, has already received an adequate pension at the hands of Congress.

At the suggestion of the Merchants' Association of New York, your directors were pleased to place this Chamber on record among the many organizations which have urged the enactment of two bills giving adequate pensions also to the widows of these members of the Commission. The members of Congress from Ohio were urged by your directors to aid the passage of these bills.

RAILROAD ACCIDENTS.

The frequency of railroad accidents in this country, and the large percentage of fatalities resulting, have come to be recognized as presenting a condition demanding investigation and remedy. A bill has been introduced in the National House of Representatives, looking toward the collection of adequate data on railroad accidents as the first step necessary to progress in this matter. Your directors received a communication from the Pittsburg Chamber of Commerce, asking this Chamber to

join them in urging the enactment of this measure. Your directors were glad to comply, and have made known to members of Congress from Ohio our approval of H. R. Bill 17979, by Mr. Esch, "requiring common carriers to make full reports of all accidents to the Interstate Commerce Commission, and authorizing investigations thereof by that Commission."

FOREIGN CONSULS AT CLEVELAND.

Recently your directors received communications from two members of the Chamber, calling attention to the fact that there are very few foreign consular offices in Cleveland, considering the size and importance of the city. Citizens having occasion for the services of such officers are obliged to write sometimes to cities less advantageously located for the business of a consular official, and smaller.

Your directors referred this matter to your president and secretary, and the preliminary steps have already been taken to remedy the situation. It is recommended that this effort be continued by all proper means.

POSTAL AFFAIRS.

The parcels post project has been so actively agitated during the past year that the crying need for reform of the second-class mail regulations has almost dropped out of sight. This is an unfortunate condition, to which your committee on postal affairs has given due consideration. In the fall your directors were asked to reaffirm the resolutions on postal affairs adopted by the Chamber last year, and to propose them again for the program of the National Board of Trade. This was done, and the delegation to the National Board meeting, as reported elsewhere in this report, made every effort to have that organization also reassert its position of last year. The effort failed only because its support lacked two votes of the two-thirds required (according to the ruling of the presiding officer) by the form in which the sub-

ject was presented. The expression of the Board last year, however, still stands on record against the parcels post.

In November Chairman Burrows of the committee on postal affairs called on Postmaster General Meyer by appointment, and discussed postal affairs somewhat at length with him and with a number of his assistants and heads of departments. As is well known, General Meyer is on record as favoring the establishment of a limited parcels post.

It seems unlikely that any parcels post legislation will be enacted by Congress at this session. Such legislation, however, will surely make its appearance at the next session, since the parcels post movement has behind it honest, if misguided, support from the large rural population, as well as the active pressure of many great interests.

LOCAL MAIL FACILITIES.

Your committee on postal affairs, at the request of a member of the Chamber, has taken up the question of deliveries and collections of mail matter in Cleveland. A conference has been held with Postmaster Dewstoe and Superintendent of Deliveries Hart, at which it appeared unquestionably that Cleveland is getting admirable service for the facilities now afforded by the Government, but it was developed that additional facilities long asked by Postmaster Dewstoe, might perhaps be secured through the aid of the Chamber. The committee has planned to secure information from other cities as to the facilities available therein, and believes that this valuable work should be continued.

RESOLUTIONS TENDERED TO MR. BURTON.

Early in December your directors received information indicating that Congressman Burton was disposed to decline reappointment to the chairmanship of the committee on rivers and harbors. Your directors discussed this possibility, not only from the standpoint of local and national interest,

but also as having a warm regard for Mr. Burton and an appreciation of his devotion to national and local interests; and yet with hearty sympathy with his reluctance, the following resolutions were adopted:

"The board of directors of The Cleveland Chamber of Commerce has recently been informed of a rumor to the effect that Honorable Theodore E. Burton, Member of Congress from the Twenty-first District, is contemplating the declination of re-appointment by the Speaker of the House to the chairmanship of the Committee on Rivers and Harbors.

"The board of directors recognizes the incalculable value of the service rendered by Mr. Burton on this committee, to the marine interests of the Great Lakes region, and also to the interests of the entire country, by reason of his great knowledge, his fairness and his fearlessness.

"Yet the board of directors esteems it the privilege of every man whose service for his country in one line of endeavor has been of the proportions of that rendered by Mr. Burton on the Rivers and Harbors Committee, to seek the further development of his career in other, and possibly, broader lines of effort. It is, nevertheless,

"Resolved, by the board of directors of The Cleveland Chamber of Commerce, representing a membership of 2,000 business and professional men, and, as we believe, representing in this expression the feeling of that much larger body, the citizens of Cleveland;

"First, that we earnestly urge upon Mr. Burton the chairmanship of the Rivers and Harbors Committee if again tendered to him by the Speaker of the House of Representatives; and

"Second, that we remind him of the appreciation evidenced throughout the country of the high plane upon which the government appropriations for river and harbor improvement have been maintained, largely through his efforts."

Other commercial organizations, in every section of the country, joined us in similar expressions; and through this influence, largely, as well as through the insistence of Speaker Cannon, Mr. Burton was prevailed upon to accept the chairmanship once more.

LAKE LEVELS.

In the report of your directors last year, the recommendation was made that a committee be continued on the subject of lake levels, and that the committee should "keep thoroughly advised and alert on all aspects of this question." This your committee on lake levels has endeavored to do, and is fortunately able to report that the danger to all lake interests, though still to be feared, has not apparently become more critical during the year.

It will be remembered that the Secretary of War declined to issue a permit to the Chicago Sanitary District to double the present large drainage of water from Lake Michigan by reversing the flow of the Calumet River, in addition to the Chicago River. The Sanitary District then contended that the State of Illinois could do this without authority from the War Department. This contention has not apparently been pressed with vigor; but it is to be assumed that the project has not been abandoned.

Your committee has placed itself in correspondence with commercial organizations in other lake cities, some of which have appointed committees on this subject at our request; and co-operation of great value can doubtless be depended upon when the occasion arises.

FIRE PROTECTION.

Although the system of special water mains for high-pressure service was partially installed and had been actually used at the time of last year's report, there still remained a number of down-town streets included in the plan in which the pipes had not been laid. On April 30th your committee on fire protection, following up the matter to insure the early completion of the pipe system, met with President Springborn of the Board of Public Service, who stated that the \$60,000 necessary for the remainder of the installation had just been appropriated from the public safety fund,

and that the work would be taken up promptly and pressed to completion in the early summer.

In later meetings of the committee, arrangements were made for a test of the system when complete, which President Springborn had agreed to provide. This test took place on the afternoon of August 31st, at two points, viz: the corner of Huron Road, Prospect Avenue and East Ninth Street (the highest point of the system), and the corner of Ontario Street and the northern side of the Square. The Chamber was represented by members of your board of directors, your fire protection committee, and your committee on fire insurance rates. The throw and volume of water were demonstrated with $3\frac{1}{2}$ inch hose, the number of streams varying from one to ten simultaneously, with each fire-boat pumping separately, and with both working together. Records were kept by the water-works department of the pressure at the boats and at the hydrants under each of the varying conditions of the test. These records substantiated the impression of all of the large assemblage of spectators, that the system was effective and satisfactory, except for the great water losses sure to result from the large volume of river-water. A substantial reduction of insurance rates in the congested district was made shortly after.

The system cannot be said to be complete, however, until a pumping station is erected, so that lake water may be used instead of river water, and especially in order that the pipes may not have to be served by the fire boat pumps. In the case of a great conflagration, or in the case of a large fire in the congested district simultaneous with a fire in the flats, it is conceivable that the fire-boats would be needed for their primary purpose exclusively, and disaster might result. Besides, the largest pipes of the system are at the lake end of East Ninth Street, where your committee believed a pumping station should be located, and the river pipes are smaller than those on many of the streets, thus causing a larger loss of pressure at the hydrants than there should be.

Your committee has therefore been alert to seize any opportunity of securing the erection of a pumping station, which the financial condition of the city has hitherto made impossible. City officials have been of the opinion that a central heating and lighting station for the group plan might be practicable, which at slight additional expense might be equipped for this purpose; but legal advice indicates that the city and county may not be able to enter into such a joint arrangement.

As a result of a conference between the committee and Councilman Henry Pears, early in December, the City Council, by resolution asked the Board of Public Safety (which favors the development of the system) to secure estimates of the probable cost of a pumping station with various types of equipment. These estimates have now been submitted to the Council, and should any source for the necessary funds become apparent, the project will doubtless be prosecuted with vigor.

Your committee on fire protection also took up with the city authorities, early in the year, the question of the charge made by the water-works department for the stand-pipes installed for sprinkler systems in business houses and factories. Explanations showed that there is apparently no equitable way to eliminate such charges, but as a result of an investigation upon the committee's request, they were materially reduced October 1st.

It is unnecessary for your Board to comment upon the importance of this committee's services to the community, in seeking to secure practical means of preventing the danger of a great conflagration.

CURRENCY LEGISLATION AND THE DEPRESSION OF 1907.

As early as a year ago, when your directors assumed their duties, thoughtful business men everywhere were concerned over the question as to the continuance of the national

prosperity. In November the crisis came. The currency stringency was sudden and severe. The causes which have been cited by different authorities are many and varied, extending as far back as the Russo-Japanese war; certainly one of the chief causes has been the abnormal expansion of credits arising from the tremendous industrial development of recent years. Whatever the causes, however, it has been almost universally recognized that a more elastic currency system would have served at least to lessen the rigors of the panic in this country.

For a number of years the leading commercial organizations of the country, voicing the convictions of far-sighted business men, have been urging legislation to secure a more elastic volume of currency. As early as 1903, this Chamber urged the advisability of a national currency commission to study this great problem in the broadest possible way, and report its conclusions and recommendations to the United States Congress.

When the crisis of last fall was approaching its greatest severity, four western commercial bodies, headed by the Chicago Association of Commerce, sent to the Cleveland Chamber, among others, a telegram asking that messages be sent at once to the President and the Secretary of the Treasury, urging early consideration of the currency question by Congress. Your directors authorized your president to confer with bankers and business men among the membership, and to send such an expression if he deemed it advisable to do so. The action was taken.

Later in the month communications urging further action by the Chamber were received from other organizations, such as the Merchants' Association of New York, as well as from members of the Chamber. After careful consideration your directors concluded to authorize the appointment of a special committee on the financial and business situation, your president being asked to serve as chairman of this committee. The other members were Samuel Mather, George A.

Garretson, J. H. McBride, J. J. Sullivan and Ambrose Swasey.

This committee met promptly; and recognizing that the first need was the restoration, as far as possible, of shaken confidence, adopted resolutions which were approved by your directors, and sent to all our members, and were given especial publicity through the newspapers. The resolutions pointed out the fact that the condition of the country at large was so sound as to make a long continuance of the situation, as it was, well-nigh impossible. These resolutions were, your directors believe, helpful in checking undue alarm, which might well have complicated the situation hopelessly at that time.

The business depression which inevitably follows so severe a panic is still upon us; but there is good ground for hope that it may continue for a shorter period than other depressions in the past. A cheering sign is the fact that business failures due to the conditions have been very few. It is certain that business recovery after such a shock cannot be immediate; but more than ever before it is probable that the development will be on a sure basis.

The Congress has been devoting a large share of its attention to proposed legislation on currency and banking systems. Interest has centered chiefly on two bills, one originating in the Senate and one in the House—the Aldrich Bill and the Fowler Bill, respectively. The former provides for an emergency currency secured by United States, State, County, Municipal and high-grade railroad bonds. It has aroused opposition in many quarters, and this Chamber has been urged strongly to oppose it by the New York Merchants' Association, the New York Board of Trade and Transportation, the Boston Chamber of Commerce, and other organizations which have passed strong resolutions condemning the bill. The Fowler Bill, which provides a detailed system of banking and currency, is favored by the New York

Merchants' Association and some others, but has not commanded widespread support.

Your committee on the financial and business situation, after a careful consideration of these measures and of the situation in Congress, recommended resolutions, reiterating the demand for a currency commission, which have been adopted by your directors and forwarded to Congress, as follows:

"Whereas, The Cleveland Chamber of Commerce, as early as 1903, by resolution adopted at a regular meeting, expressed its belief that the currency and banking laws of our country demanded revision, and urged that Congress authorize the appointment of a commission to study financial conditions and systems, and report a plan of remedial legislation; and

"Whereas, It is evident that currency legislation now pending in Congress does not command the support of either Congress or the public;

"Resolved, that the board of directors of The Cleveland Chamber of Commerce expresses its conviction that while there is great need for a readjustment of our currency system there is even greater need that a dispassionate, non-partisan, and scholarly consideration of this great problem should precede such revision; and

"Resolved, therefore, that this organization strongly urge that action upon the several currency bills now pending in Congress be deferred, and that Congress arrange for the appointment of a commission, with ample powers, to consider this great question in all its aspects and report to Congress its conclusions and recommendations."

ADDRESS OF HENRY CLEWS.

At the invitation of your president and directors, Mr. Henry Clews, of New York, addressed a large gathering of our members on the evening of January 28th, at a special meeting of the Chamber. Mr. Clews' address, as was expected, was a practical analysis of the situation. His subject was "The Panic of 1907—Was President Roosevelt at Fault?" and his conclusion was that the President could not justifiably be held responsible in any degree for the condi-

tions which precipitated the panic. He outlined some proposed remedies, and from his long experience pronounced that an optimistic view was justified. Mr. Clews' address was printed and distributed to the membership.

TARIFF REVISION.

Your committee on the financial and business situation considered a suggestion from the American Reciprocal Tariff League, that Congress provide for a permanent tariff commission to investigate the question of tariff revision; and recommended to your directors the following resolution, which has been adopted:

"Resolved, that the directors of The Cleveland Chamber of Commerce, representing 2,000 business and professional men, urge upon the Congress of the United States the desirability of the appointment of a national commission to make a careful study of the operations of our present tariff system, with a view to suggesting to Congress such readjustment or revision of the present schedules as may seem necessary or desirable to the commission after a consideration of our trade relations with the other nations of the world."

THE PUBLIC SAFETY.

The appalling disaster in the Collinwood schoolhouse, which horrified the world, was a lesson not slow to find its application in the hearts and minds of all our citizens. Your directors received a number of communications from members of the Chamber and others, urging action by the Chamber in various forms. An editorial in the *Cleveland Plain Dealer* of March 7th suggested the formation by the Chamber of a committee on the public safety, which should investigate conditions in all places in Cleveland where children, and all citizens, ever congregate in numbers, and should report with recommendations.

This suggestion met with favor on the part of your directors, who at their meeting March 10th authorized the

appointment of such a committee. This committee has now been appointed as follows: W. R. Warner, Ex-President of the Chamber, chairman; George B. McMillan, President the Builders' Exchange; W. B. Maxson, President the Fire Underwriters' Exchange; Abram Garfield, President the Cleveland Chapter of the American Institute of Architects; F. H. Haserot, President the Board of Education; O. M. Stafford, President the Library Board; C. H. Patton, of the Cleveland Inspection Bureau; Lucien B. Hall, Ex-President, The Wholesale Merchants' Board; Salmon P. Halle, member of The Retail Merchants' Board; F. W. Striebinger and B. S. Hubbell, Architects; L. Dautel and W. B. McAllister, Contractors; F. C. Osborn, Civil Engineer; and F. H. Baer.

Your directors believe that there is promise of far-reaching and gratifying results from the labors of this committee.

BOND ISSUES AND CITY FINANCES.

Early in January the City Council voted to submit to the people, at a special election March 3d, the question of issuing bonds for the construction of certain main sewers, the completion of the intercepting sewer, and the paving of streets. Shortly after, your directors received a petition from thirteen members of the Chamber, requesting the Chamber to take action on this question.

At a meeting January 20th, therefore, your directors, in consideration of this petition, as well as of the probable necessity of further bond elections for all municipal projects of any magnitude, adopted a resolution authorizing the appointment of a committee of seven to consider the wisdom of issuing the proposed bonds, the desirability or necessity of other improvements requiring the issuance of bonds, and the financial condition of the city in general.

The committee appointed by your president in accordance with this resolution consisted of Chas. S. Howe, Chas. E. Adams, F. Hohlfelder, Jr., Thos. L. Johnson, J. B. Perkins, E. G. Tillotson and A. L. Withington.

As soon as this committee had accepted appointment, its sessions began, and were held daily, being devoted at first exclusively to the question of the bond election. The committee heard, successively, President Springborn of the Board of Public Service, City Engineer Hoffman, City Auditor Coughlin, City Solicitor Baker, a representative of the petitioners, a prominent bond broker, and others, including Superintendent Jackson of the Associated Charities, who gave information as to the number and condition of the unemployed men who might obtain city work if the bonds were issued. A considerable mass of figures and documents was also examined.

After as thorough a study as possible in the time at its disposal prior to the election, however, the committee believed it had not enough data on which to base a recommendation as to the *necessity* of the proposed issue of bonds. On March 2d, therefore, a report was submitted to your directors, outlining clearly and succinctly the exact purposes of the proposed issue, and commending these purposes, concluding, however, as follows:

"We believe, then, that the objects for which it is proposed to issue bonds are worthy and that the work should be done. As we have not yet had time to make an examination of the city's finances and of the various objects for which the money received from taxes is used, and as we propose to make such an examination and report thereon at an early date, we do not feel like making a definite recommendation in regard to the proposed bond issues to be voted upon March 3d."

The number of votes in favor of these issues at the election was insufficient to authorize the bonds as a whole; but the sewer bonds did receive the necessary vote, and were therefore held by the city solicitor to have been authorized. They have therefore been issued and sold.

At the time of making its report, quoted above, the committee requested the board, in view of the magnitude of the work involved in going into the whole question of the state

of the city's finances, to increase its number to fifteen. Your board authorized the appointment of eight additional members; and there were added to the committee Messrs. M. A. Black, A. C. Ernst, S. F. Haserot, W. S. Hayden, Chas. F. Laughlin, J. B. Pearce, Geo. A. Rudd and V. C. Taylor.

This committee has now undertaken its task, which will require some time for completion.

THE NATIONAL COUNCIL OF COMMERCE.

At a conference with representatives of the leading commercial organizations of the country, December 5th and 6th, Secretary Straus of the Department of Commerce and Labor requested advice upon a plan which he had outlined, "similar to those which prevail in the principal European countries for an adequate governmental service of information on foreign tariffs and foreign commerce," and involving a closer relationship between his department and the most representative commercial and industrial organizations, both local and national.

The result of this significant conference, which was addressed also by President Roosevelt and Secretary of State Root, was the formation of the "National Council of Commerce." This semi-official organization is composed of one representative from each of the leading commercial and industrial organizations, representing the principal lines of commerce and manufactures in every section of the country. Its functions are to be—

"1. To keep the Department informed of the needs and desires of the business world so far as they may be formulated by responsible commercial and industrial organizations. These organizations should represent manufactures, internal trade, and foreign commerce, both export and import, and possibly transportation.

"2. To keep the business community informed regarding the work of the Department, its plans, methods and results."

The practical character of the work requires that the directing personnel of such a Council shall be held down to the smallest possible number of members if it is to be a workable body. This need is met by a provision for an Advisory Committee of fifteen members, to be selected by the larger body. The Advisory Committee is to meet regularly at least four times a year, and oftener if necessary. Its meetings will be attended by such officers of the Department as the Secretary of Commerce and Labor may designate; these officers to have a voice in the deliberations, but no vote. The functions of the Advisory Committee are defined as follows:

"1. To receive reports and communications from commercial and other bodies as to their needs in the promotion of commerce.

"2. To receive information from the Department of interest to the business world, which cannot be directly disseminated through the publications of the Departmental Bureaus.

"3. To consider with the Department officials and act upon the topics suggested by the reports mentioned under 1 and 2.

"4. To furnish the Secretary of Commerce and Labor with authentic information as to the needs and conditions of different industries whenever commercial treaties are under consideration.

"5. To suggest special investigations abroad by the agents of the Department.

"6. To act as an intermediary between the Department and the commercial and trade bodies in arranging for the representation of American products at international exhibitions.

"7. To confer with other departments of the Government with a view to promoting the trade interests of the country.

"8. To confer with the Secretary of Commerce and Labor regarding legislation which shall have been approved by the National Council, and is necessary to promote foreign and domestic commerce or to adequately equip the Department for such work.

"The Advisory Committee is to establish offices in Washington and employ the necessary administrative force."

At the December meeting of the Chamber, former President Ambrose Swasey, who, with your President and Secretary, had represented the Chamber at this conference, reported its results, and upon his motion the following resolutions were adopted:

"Resolved, that The Cleveland Chamber of Commerce expresses to the Secretary of Commerce and Labor its appreciation of the wise and far-sighted action he has taken in bringing about the formation of a National organization, representing the business interests of the country, to co-operate with the Department of Commerce and Labor in the interest of the continued development of the commerce of this country; and that this Chamber expresses its appreciation of the compliment of the invitation to this Chamber to be represented at the conference, which resulted in the formation of this organization.

"Resolved, that The Cleveland Chamber of Commerce requests its board of directors to formally enroll this body as a member of the National Council of Commerce, and to appoint a delegate to represent this body in that Council.

"Resolved, that the board of directors be requested to communicate to the Department of Commerce and Labor, and to Mr. Gustav H. Schwab, Chairman of the Advisory Committee, and to Frank B. Wiborg, the Ohio member of the Advisory Committee, its desire to co-operate heartily, on behalf of the city of Cleveland and vicinity, in the work of the National Council of Commerce."

Mr. Swasey has been named as our first representative in the Council. The new organization seems to your directors to promise great possibilities in the development of the practical usefulness of this Chamber, in common with all the more progressive commercial organizations of the country.

Among the many ways in which we have hitherto endeavored to serve the interests of the Department of Commerce and Labor, are the following: Furnishing the Bureau of Statistics with regular reports of freight movements; reporting on the condition of transportation service; and re-

cently, furnishing to the Bureau of Immigration the names of employers with whom communication might be opened in connection with the recently inaugurated efforts for a better distribution of immigrants.

PUBLICATIONS.

In allition to the annual report of the Chamber and its boards, the following publications have been distributed to the membership during the year:

"The Development of Retail Trade," an address before the Retail Merchants Board by Charles Albert Coutant of New York.

Report of Dr. Charles S. Howe as delegate to the Conference on Combinations and Trusts.

Report of the municipal committee on bill boards.

Report of the special committee on irresponsible private banks.

Report of the special committee on civil service legislation.

"The Crisis of 1907 and its Causes," an address by Henry Clews, LL. D.

Report of the findings of the committee on out-of-town deliveries of the Retail Merchants Board.

Report of the committee on legislation opposing S. J. R. No. 50, (on the initiative and referendum).

Report of the committee on legislation opposing H. B. No. 735, (the Stockwell municipal ownership bill).

Report of the committee on legislation concerning thirty-five pending bills.

Report of the committee on playgrounds.

There is now in press the report of the committee on taxation, on the taxation constitutional amendment and the other recommendations of Governor Harris upon the advice of the Ohio Tax Commission; together with a syllabus of

the taxation systems of the several states and territories, compiled by William O. Matthews, Esq., of the committee on taxation.

PRESS.

The acknowledgment of our indebtedness to the newspapers of Cleveland, which has become a custom in the annual report of your directors, is by no means a perfunctory expression. Your directors can hardly overstate our appreciation of the support of the press of the city.

Respectfully submitted,

Lyman H. Treadway, President.
Munson A. Havens, Secretary.

Sixtieth year.
April, 1908.

VALEDICTORY ADDRESS OF RETIRING PRESIDENT TREADWAY.

Gentlemen of The Chamber of Commerce:

When I spoke to you a year ago I referred to the fact that the primary object of a Chamber of Commerce is commerce. During the past year I have made certain my previous belief that the primary object of The *Cleveland* Chamber of Commerce is commerce.

In thinking over what I should say to you tonight, it occurred to me that I might give you a recapitulation of the efforts made by this Chamber along the line of strengthening and developing the commerce of this city, and I prepared some notes for that purpose.

The subject of commerce, however, interesting as it may be to business men, is one that does not adapt itself readily to an address of the character expected from your retiring president. And yet I must ask you to bear with me while I refer to that subject somewhat more briefly than I had at

first intended. Our commercial work divides itself into two classes—first, that of bringing more business to the manufacturers and merchants of the city, and second, that of inducing other manufacturers and merchants to locate here. The Chamber of Commerce has become a vast clearing house for information of this kind. Many purely business communications have been addressed to us from all parts of the United States and Canada, from our new Colonial possessions, and from European countries.

They have sought information of every conceivable character; from faraway St. Petersburg and Constantinople, from Tokio and Berlin, from Stockholm and from Calcutta,—we have received letters which have resulted in placing American dollars in the cash drawers of Cleveland business men. They have wanted to buy from our manufacturers and merchants everything from automobiles to musical instruments, and across thousands of miles of oceans the Chamber of Commerce has placed them in touch with the people from whom they could be bought.

All over this country men have wanted to buy automobiles and awnings, bags and ball-bearings, barrels and bedsteads, belting and billiard supplies, boilers and bolts, books and boots, bottles and boxes, brass goods and bricks, brushes and builders' materials, carpets and carriages, castings of every character, cement and chairs, clothing and coal, dairy supplies, and dentists' supplies, drills and dry goods, electrical appliances of every character, elevators, foundry supplies and foundry products, furnaces, and furs, hardware of every conceivable kind, hoisting machinery, iron and steel products of every variety, lime and leather goods, machinery from the smallest bit of mechanism to the greatest, and so I might go on until you might fancy that I was reading you pages from the city directory.

We have been consulted by men who were seeking to invest capital; they have wanted the statistics of our population, navigation, real estate, grain shipments, banking capital,

labor market, tax rates, manufacturing plants, building operations; they have wanted the figures of our receipts and shipments of iron ore and coal; they have wanted to know about our ship-building; our housing conditions for laborers; the wages of skilled and unskilled labor—and we have told them.

To the manufacturer seeking a site we have held forth no delusive special inducements in the form of bonuses or gift sites, or concessions of any kind, but we have tried to tell him why a city of 44,000 population in 1860 has grown in half a century to half a million. We have tried to tell him why he could manufacture his product better in Cleveland than in any other city. We have had many calls from manufacturers who were willing to locate a plant in Cleveland provided additional capital could be raised here. In these instances we have in no way committed the Chamber to the supposed merits of the project, and yet if the enterprise seemed to have in it a reasonable prospect of success we have tried to render assistance to its projectors.

The bulk of our business is transacted in Cleveland's trade territory, that is, in the states immediately surrounding us; in Illinois and Michigan, Indiana and West Virginia, New York and Pennsylvania, and in our own great commonwealth. How thoroughly this commercial field has been exploited through the agency of our Wholesale Merchants Board, I leave you to judge by referring to the map in another corner of this room. Every silken cord on this map represents the route of a special train filled with the heads of our wholesale firms. Every tack driven into this map represents a town visited by those wholesalers working for the Cleveland market.

The members of the Chamber of Commerce have reason to be proud of that map and all it represents—twenty thousand miles of travel, and four hundred cities and towns visited,—not altogether in the selfish interest of the wholesalers

on the train, but in my interest and your interest as citizens of Cleveland.

I am equally proud of the efforts that our Retail Merchants Board has made to develop that trade, and I congratulate the retail merchants most cordially on the splendid spirit of co-operation which has shown itself in their combined efforts along lines of mutual interest. They are as keen competitors as ever; they believe in competition, but the truth which they apply through their association is that earnest competition and earnest co-operation may go hand in hand together.

It is my duty and my pleasure to make acknowledgement of the co-operation we have received from the railroad men of this city; they have recognized that our transportation bureau is not organized to fight them, but to help them. Thousands of cards carefully classified in this bureau have shown to the shipper and the railroad the strong places and the weak places in our lines of communication. Freight rates are important, but in these days there is another element of equal importance, and in some instances of greater importance, and that is the time of transit. Prompt deliveries are demanded by our customers. They will pay the freight if the goods can reach them on time. To reduce the time in transit,—that is the one great effort of our transportation bureau; it takes up other issues also, and under the guidance of our transportation committee these are handled to the advantage of our business interests, but the time in transit is after all the main issue.

Our harbor improvement committee is one of the strongest agencies for commerce in this organization. The history of the development of the Cleveland harbor could be written from the minute books of that committee. Only this year, with the co-operation of state and city officials, we have made possible a most necessary improvement in the upper river. We assumed this task at the request of the city officials; they

have worked with us at every step of the way, and the members of the State Board of Public Works at Columbus have met us in the broad spirit of co-operation which should characterize the relations between a city and the state.

Yes, gentlemen, the primary object of The Cleveland Chamber of Commerce is commerce.

I said to you, a year ago, that I thought you would coincide in my belief that those commercial organizations in America which have devoted themselves exclusively to the promotion of business ends are not today the strongest organizations in this country, and that those commercial organizations which have broadened their work, following the example of this Chamber, into the wider field of civic effort, are the organizations which today are the strongest and most representative and most influential.

Personally, I believe that if the Chamber of Commerce were to abandon all of its work of a commercial kind and devote itself exclusively to those civic efforts which have made its name famous and which have placed it at the fore-front of the commercial organizations of America, that you and I as business men, plain and practical and hard-headed as we desire to be, would be abundantly justified in continuing to support the organization in its civic work.

You have heard read this evening a report dealing with our relations toward the county building project; you have heard read the summary of our work in other civic fields; you have learned of the appointment of a committee, a disinterested, non-partisan committee, appointed to carefully examine into the financial condition of this city. There is a very large number of our citizens who believe that this city has far exceeded its financial ability; that its credit is impaired; and some of these citizens have created a political issue out of this belief. There are others of our citizens, equally entitled to an intelligent opinion, who assure us that so far from this being a fact, the city's financial credit is

stronger than ever, and that our ability to issue bonds to carry out vast public improvements and to sell these bonds at a fair price is in no way affected by the actual state of our finances, but is only hampered and impeded by certain artificial restrictions in themselves unwise and unsuited to a modern progressive municipality.

Now you and I, as citizens, haven't the time and we haven't the facilities to find out which of these contending views is the correct one. We certainly cannot find out during the heat and stress of a political campaign; yet we are greatly interested, we are greatly concerned; it affects us in a business way; aside from that we want to *know*, because we are proud of our city and desire to see Cleveland make progress as rapidly as possible. We wish to avoid the possibility of the stand-still of financial incompetency.

Now, in this state of affairs the Chamber of Commerce comes forward; unbiased by political prejudices, dispassionate, intelligent, careful and competent for the task, and undertakes to find out the facts: the truth, the whole truth, and nothing but the truth; I am glad to assure you that in this effort we have received tangible assurance of the active co-operation of leading city officials. We have appointed a committee to take up this great duty, composed of fifteen men, selected because they have pre-eminently the qualifications to enable them to make such an investigation, and at their head we have placed your distinguished president-elect. For my part I am willing to await and to abide by the judgment of that committee.

There are a few men who assert that our civic efforts are dictated by selfish interests. They cannot substantiate the assertion; our records *prove* the contrary. Take our action on the street railway question as an example; and in the light of the developments of the last three months,—even in the developments of the last month, I would ask you if, in your judgment, the recommendations of our street railway committee, made two years ago, that a franchise be granted, on

the basis of a three and one-third cent fare, was not a recommendation that we could stand for today, as we stood for it two years ago?

I do not wish to say anything which would seem to be an influence against the settlement of the street railway question on the lines that are being considered by His Honor, the Mayor and Mr. Goff. But the bargain they are making unquestionably presents this situation, that at best we shall have the untried experiment of municipal ownership and operation, and at worst we shall have six tickets for a quarter.

Municipal ownership in the specific forms in which it has been presented at Columbus, we have condemned. I have often wondered why the advocates of municipal ownership do not rally behind the provisions for civil service proposed by this Chamber, or proposed in the Paine Bill, or proposed in any one of several bills that are now pending in Columbus, for I say to you gentlemen, that when civil service shall be a fixed part of the policy of American municipalities, municipal ownership will have lost more than half its terrors. It is absurd to assert that selfish interest prompts our action on municipal ownership and operation under present conditions.

Has our action looking to the improvement of public school education been dictated by selfish motives? Has our relation to the charities of this city been prompted by selfish consideration? Have our efforts toward removing the tenement house evil been prompted by selfish instincts? Is our attitude toward the development of playgrounds in the congested districts prompted by selfish interest? When we advised the city officials that we would back up their prosecution of offenders against the smoke ordinance, were we prompted by selfish considerations? Do you think that the system of milk inspection which we inaugurated, and which will save the lives of thousands of tenement babies, was the result of a selfish impulse?

Gentlemen, selfish interest cannot be charged against the civic works of this Chamber.

It is true that we have not always agreed with the dreamers of dreams; we cannot always go so far as those whose fantasies lead them to build beautiful castles in the air; common sense forbids us to believe that two and two will ever make five, and that plain straightforward black is actually white.

It is unfortunately true that the gift of specious oratory sometimes convinces our people against their better judgment. The glowing periods of the orator are so much more attractive, so much more beautiful, they seem to point us to so much higher conceptions, to so much more poetical ideals than the plain matter of fact utterances of the *thinker* and the *doer*. The dreamers have their place in the world and their words are often an inspiration; but it is my opinion, gentlemen, that the progress of the world, its advancement in science, in art, in scholarship, in literature, in economics and in *municipal progress* has been based, not upon the dreamers of dreams, but upon the practical, unpoetical labors of the men who earned the money and paid the taxes.

Mr. Kipling, in a recent poem, has given utterance to the thought. He sings of Jubal, and Tubal, of ancient days, two distinct types of men, whose strife is as old as the world.

"Jubal sang of the wrath of God
And the curse of thistle and thorn—
But Tubal got him a pointed rod,
And scrabbled the earth for corn.

"Jubal sang of the new-found sea,
And the souls its waves divide—
But Tubal hollowed a fallen tree
And passed to the farther side.

"Jubal sang of the golden years
When wars and wounds shall cease—
But Tubal fashioned the hand-flung spears
And showed his neighbors peace.

**"Jubal sang of the cliffs that bar
And the peaks that none may crown—
But Tubal clambered by jut and scar
And there he bullded a town."**

Gentlemen, I thank you for the patience with which you have listened to me; I have not assumed in these remarks to speak for the organization in any way; I have simply given my own opinions.

I am especially grateful to the members of this Chamber, to the board of directors, to the members of the committees, for the self-sacrificing and conscientious spirit in which they have taken up the duties of their positions. At the end of the year I am more than ever appreciative of the very high honor which you conferred upon me when you made me your president. Whatever portion of success we have had I assure you, in all sincerity, should be attributed to your committees and to your directors, for on them has rested the burden of accomplishment.

Nor am I unmindful of the important part which the secretary plays in the affairs of the Chamber, and it is fortunate that in this responsible position we have a man of the rare ability and broad business and civic experience of Mr. Munson A. Havens. His intimate knowledge of the affairs of the Chamber and the personnel of its members peculiarly qualify him for the varied and exacting duties of his office. As your president, it has been my privilege to have been closely associated with him in many ways, and I wish to take this opportunity to acknowledge his many kindnesses, and to attest to his good judgment, his untiring energy, his constant devotion and the keen enthusiasm which he has always shown in all matters of interest to the Chamber. My hope is that he may be of service to the Chamber for years to come.

It now becomes my most pleasing duty to introduce to you, the courteous, dignified, scholarly and broad-minded gentleman, who has been elected by your board of directors

to serve you as your president during the coming year. His qualifications for his office, I need not refer to. He has joined to the experience of a great educator, a broad, practical business experience; he has been trained to administrative work as well as to intellectual analysis. I do not know of any other man to whom I would more willingly surrender the honors of this office than to Dr. Charles S. Howe.

INAUGURAL ADDRESS OF PRESIDENT HOWE.

Gentlemen of the Chamber of Commerce:

On behalf of the Board of Directors I wish to thank you for the honor which you have conferred upon us. The By-laws state that the government of the Chamber shall be vested in the Board of Directors who shall have the control of its property and the direction of its affairs. We are conscious of the responsibility thus placed upon us and will endeavor to conduct the affairs of the Chamber in such a way as to merit your approval and advance the interests of this organization.

The By-laws also provide that the directors at their first meeting after their election shall select from their number a president. This constitutes an election of the Chamber through its Board of Directors. You have, therefore, in this way elected me to the presidency for the coming year. With some knowledge of its duties and responsibilities, and with partial realization at least of my limitations, I accept the office to which you have chosen me and pledge myself to discharge its duties to the best of my ability. If I can accomplish this with the energy and zeal that have characterized my predecessors, I shall be more than satisfied. It is an honor to have one's name in the list of those who have held this office, an honor which I did not suppose would ever come to me, and one which I have not yet been able to realize. To make this year successful and to keep the work of the Chamber up to the same high point of efficiency which it has hitherto attained

is my earnest desire. I sincerely hope and trust that you will extend to me the same kindness and consideration which you have granted to former presidents and which will be necessary if the work of the Chamber is to be as effective as it has been in the past.

I am glad that one who has filled the position of secretary so efficiently for several years is to remain with the Chamber during my administration.

At this, my first appearance before you as your presiding officer, I wish to briefly express to you my views in regard to the mission of this Chamber and the duties of its several constituent parts. I do not present these views as revolutionary or as indicating any change of policy, but merely as representing the spirit of the By-laws and interpreting the history of this body.

The secretary, the directors and the president are charged with high responsibilities, but they are the servants of the Chamber. They do not represent and they do not wish to represent themselves, but the body which has elected them. They are chosen to carry out the wishes of its members so far as those wishes are expressed. They are not, however, instructed as to the performance of their daily or monthly duties, but are expected to use wide discretion in deciding upon matters which come before them. The Chamber elects them to these offices because it has confidence in their intelligence, in their honesty and in their love for the community.

The active work of the Chamber is largely conducted by its committees. Some seventy of these are at work during each year, and more than a quarter of the membership is constantly represented upon them. Men whose business interests are very great, whose time can hardly be paid for by money and who feel that they need all their energy and all their time for their own private affairs, willingly drop all other matters and, at the Chamber's call, unselfishly devote

themselves to the interests of the city. They drop great financial questions to discuss benevolent institutions, or city hospitals, or the housing problem, because they are men of warm sympathies and because they believe that every citizen owes a duty to the community. Every one who listens to the reports of the committees of this Chamber as presented at the regular meetings is impressed with the large amount of time which has been given to the work, with the thoroughness of the investigations, and with the clear, concise methods of reasoning. It has been the policy of the Chamber to change the committees from year to year, thus bringing a large number of the members into active participation in its business and gaining that breadth of view which comes from the combined thoughts of many men. Young men are encouraged to take part in the work of committees and to learn that they, as well as the older ones, have a work to do for the city. Faraday has said "The philosopher should be a man willing to listen to every suggestion but determined to judge for himself. He should not be biased by appearances; have no favorite hypothesis; be of no school; and in doctrine have no master. He should not be a respecter of persons but of things. Truth should be his primary object. If to these qualities be added industry he may indeed hope to walk within the veil of the temple of nature." These sentences with the change of scarcely a word may be applied to the student of civic affairs. The committees of this Chamber should be composed of men willing to listen to every suggestion but determined to judge for themselves. They should not be biased by appearances; they should have no favorite hypotheses, and neither business nor personal interests should be their master while working for this body. They should not be respecters of persons but of facts, and truth should be their primary object. Industry has always been their characteristic, as the vast amount of work which they have done each year amply testifies. In short, each committee of this Chamber should be, and in fact has been, an

impartial jury, with no personal prejudices or ambitions, and anxious to get at the truth; suspending judgment until all the evidence is in, and then rendering a verdict in accordance with the facts. Many members of the Chamber have refused to serve on committees when they have felt that they could not, on account of certain conditions, render such unbiased service. They have frequently refused to serve when perhaps by doing so they could have aided their own personal ends or business ambitions, but at the expense of the higher interests of the city. These men deserve as great praise as those who have actually done the work. The investigations carried on by the committees is research work of the same character as that done in any branch of natural or physical science. Within the past few years municipal, sociological and economic problems have been subjected to the same methods of inquiry which have characterized the work of scientists for the past century, and the results achieved have been most astonishing. Formerly it was thought that these questions could not be reduced to exact form and that scientific methods should not be applied to them. The contrary has now been found to be the case, and the results are to be seen in the increased efficiency of all the work relating to these problems. In New York there has recently been established a bureau of municipal research whose duty it is to study municipal questions with a view of presenting the facts ascertained in such a way as to do the most good to the community and to remedy evils when possible. For many years this Chamber has, through its committees, done the work of such a bureau in the city of Cleveland, and will continue this work in the future.

But after all the strength of this organization is in its membership. Two thousand business and professional men of Cleveland working together for the common good must wield a great influence.

It has been said that in our American cities men become so absorbed in business affairs that they neglect the duties

of citizenship and allow corrupt officials to conduct unwise and unsound governments. Some writers on municipalities have held up to us the examples of English and continental cities where, they say, the pursuit of the dollar is not the highest ambition of business men, but they are willing to sacrifice themselves, their time and even their money, for the public good. These writers say that they see few signs of such a spirit as this in the American city. But this Chamber of Commerce is, for the city of Cleveland at least, a complete refutation of this charge. As a rule the questions under discussion here are of a public and not of a private character. They deal with the interests of the city, the state and the nation rather than with questions of private gain. The large numbers which attend the meetings show the strong hold these questions have on the community, and the results which have followed the action of the Chamber on public questions show that its spirit is that which animates the average American citizen. Among so many it cannot be expected that all will think alike. There will be honest differences of opinion and there should be, for different men look at questions from different standpoints, and all of these should be taken into account before arriving at the just solution of any problem. But the one characteristic of this membership is that it is not associated together for private gain or personal ambition but for the good of the community, and that it subordinates its own private interests and ambitions to the welfare of the city. It is this which has made it what it is today, probably the strongest commercial organization in the United States, known from one end of the country to the other for the work which it has done, for the breadth of its interests, for its unselfish devotion to the city of Cleveland. If this were simply a board organized solely for the promotion of business, to establish higher prices, to sell stocks, to further the desires of any organization or any set of men, it would undoubtedly be a useful institution, but it would not advance the interests of the community at large. It might bring more

money to Cleveland but it would not produce a better citizenship. It might bring greater wealth to a few but it would not save the lives of helpless children nor protect the sick and unfortunate in our hospitals.

But this Chamber was organized in a broad spirit; it was intended that it should benefit the whole community and not any single class. It should foster the business affairs of the city and assist them in every legitimate way, for no city can become large and powerful unless commercial interests grow and prosper. That these interests may be fostered, the Chamber has formed certain Boards which are purely business organizations, and which have had a great influence in the prosperity of those who belong to them. The Wholesale Merchants Board, which is a department of the Chamber, takes its members upon excursions to the towns and cities of neighboring states and enables them to make acquaintances which result in the extension of trade. This board also arranges excursions of merchants from other cities and states to Cleveland, entertains them while here and gives them every opportunity to inspect and purchase those things necessary for their business. The Retail Merchants Board looks after the interests of its members and the promotion of their business, while it seeks also to protect the consumer. The Convention Board places before convention officers the advantages of this city, and seeks to bring to Cleveland conventions which are to be held for business, professional or social purposes. The success which has crowned these efforts in the past proves the wisdom of its existence and the value which it has been to the city. The visitors who come to these conventions not only bring trade but they carry away impressions which spread throughout the entire length and breadth of the land and assist the business of the city in the future.

Some of the committees of the Chamber are also directly connected with business. The Transportation Committee, the Freight Commission, the Grain Committee, the

Harbor Committee and many others—all have to do with matters of business, and the results which they are trying to attain are closely connected with the prosperity of the city. If they succeed in accomplishing the results they are after they benefit not only every member of the Chamber but every business man in Cleveland, whether connected with this organization or not. All of these several boards and committees prove that the Chamber of Commerce looks after the business interests of its membership, and it is proper that it should do so. Cleveland is no longer a small town. It is a rapidly growing, progressive city having approximately a half million inhabitants and increasing at a rapid rate each year. It has pleasant homes situated upon wide and well kept streets, its schools are progressive, and are producing a high degree of intelligence in the youth who attend them. The number of its churches and the crowds that throng them indicate that it is a moral city—one in which it is good to live. Its parks invite to rest and to enjoyment, and prove the breadth of views of those who planned them. In fact Cleveland has all these improvements which are so necessary in a modern city. In this respect it is better than the majority of cities, and excelled by few if any. But all these necessary consequences of urban development would be absolutely impossible were it not for the business which absorbs the time of the average citizen, and which is the vocation of the majority of the members of this body. The money which flows through business channels, and the prosperity that comes to all business and professional men because of manufacturing and exchange, are necessary to produce the results which I have mentioned as the adjuncts of a great city. If there were no business there would be no paved streets or boulevards, no fine church edifices, no well appointed schools, no beautiful parks. The city would dwindle until it became a country town, grass would grow in its streets and its city lots would be turned into farms. It is of the greatest importance then that we promote the com-

mercial interests of the city, and it has been one of the great objects of this Chamber to do so.

But while business receives its due amount of appreciation, the comfort and happiness of all citizens are considered and the higher interests of life are not neglected. Out of the moral growth of the past has come a sense of responsibility toward others. This has led the Chamber to the discussion of benevolent associations, hospitals, fire protection, public sanitation, playgrounds, water supply and many other questions. All of these subjects have been examined by special committees and in every instance their reports have been acted upon by the Chamber to the advantage of the municipality. The committee on benevolent associations has made it possible for those who wish to give to philanthropic objects to be certain that charities seeking aid are worthy and that the money given will probably be expended in a wise manner. If a hospital is under discussion public sentiment demands that the Chamber investigate the charges, for the people have come to believe that they can look to this body for calm, dispassionate judgment. The establishment of playgrounds in the congested portions of the city has been urged for many years. Municipal sanitation and a proper water supply have, at the proper time, been urgently demanded.

During the coming year it will be the aim of your officers and directors to carry on the work of the Chamber with the same thoroughness and efficiency which have characterized past administrations. New problems arise each year. Those which come up during our term of office we shall investigate thoroughly and report to you whenever necessary. The usual committees will be continued and will carry on their work in the same spirit which has animated them in the past. Education, that ever present question in American development, will receive its due amount of attention. Whatever new comes up in this subject will be thoroughly discussed and recommendations made which seem in the line

of progress. Industrial education, which is coming prominently before the public on account of its connection with our great manufacturing operations, and which has become so important as to call for the formation of a national society, will probably be one of the subjects for consideration. The Chamber has undertaken through a special committee to investigate the city finances and the desirability of future bond issues. A city cannot stand still. It must either grow or decay. Growth demands certain expenditures in order that streets, sewers, schools, parks, bridges and other public improvements may keep pace with population. Some of these things are absolutely necessary, others are desirable, while perhaps still others may not be needed at the present time. This committee will seek to distinguish among these several classes and make recommendations which will be consistent with the needs of the city and with our present and future financial condition.

A recent disaster of appalling magnitude has brought the question of fire protection forcibly home to every citizen. The Chamber has undertaken to investigate this question in a broad way covering many interests. At a time of great calamity there are some who urge immediate and large expenditures for the public safety. Men, women and children should be protected in their homes, at their work, in the schools, and the Chamber will seek to recommend such changes as will amply protect the public, looking to the future as well as to the present. Whatever action is taken should be thorough, but it should be conservative rather than reckless. The committees on the group plan and the art gallery will doubtless push the objects they have under consideration as fast as time and circumstances seem to warrant. The Chamber is interested in making our city beautiful as well as comfortable and whatever can be done in this respect will be carefully studied and the necessary measures taken.

These and many other questions will be considered and

will be brought to you for your approval as soon as definite results are reached. Those aims which have inspired the Chamber in the past will be its inspiration in the future; it will seek to make Cleveland a prosperous city in which to do business and a good city to live in; a city which will grow in numbers and in reputation and which will be a pure and clean city, mentally, physically and morally.

FIFTY-EIGHTH ANNUAL DINNER.

The annual dinner was held on Saturday evening, November 16th, 1907, in Chamber of Commerce Hall.

The following members and their guests were present:

President Lyman H. Treadway

Hon. James Bryce

Governor Curtis Guild, Jr.

Dr. Woodrow Wilson

Charles E. Adams	Henry M. Brooks
Albert M. Allen	O. K. Brooks
Dr. Dudley P. Allen	Abram E. Brown
E. B. Allen	E. J. Brown
E. E. Allyne	B. W. Browne
John Anisfield	R. J. Bulkley
H. G. Ashbrook	W. P. Burbank
Leon Brooks Bacon	Chas. W. Burrows
Dr. A. R. Baker	Hon. Theo. E. Burton
E. H. Baker	A. G. Carpenter
Frank S. Baker	Eckstein Case
A. D. Baldwin	F. C. Case
H. G. Baldwin	Geo. S. Case
Sidney Y. Ball	W. T. Cashman
F. W. Ballard—and guest,	W. H. Cathcart
Prof. Wm. T. Magruder	Joseph H. Champ
of Ohio State University	Chas. W. Chase
Raymond H. Barker	C. K. Chisholm
M. F. Barrett	W. M. Clapp
Albert H. Bates	Frank H. Clark
F. G. Bates	John H. Clarke
Edwin C. Baxter	W. H. Coffee
C. H. Beardslee	F. A. Coleman
Chas. S. Beardsley	E. C. Collins
Frederick Becker	J. W. Conger
Geo. A. Bellamy	B. F. Corday
Edward W. Bemis	Harry Coulby
Frank Billings	C. C. Coventry
Morris A. Black—and guest,	J. G. W. Cowles
H. T. Halle of New York	J. D. Cox
Herbert C. Bourne	S. H. Cox
N. P. Bowler	Oscar Cramer
C. W. Brainerd	T. J. Crane
Carl W. Brand—and guest,	
P. M. Haserodt of Elyria	

Harris Creech
 Dr. Geo. W. Crile
 S. W. Croxton
 Dr. Mattoon M. Curtis
 Wm. E. Cushing
 H. G. Dalton
 Martin B. Daly
 M. M. Daniels
 Leopold Dautel
 W. B. Davis
 W. B. Davock
 H. F. Deverell—and guest,
 J. Edward Touche of
 London, England
 E. N. Dewey
 J. H. Dempsey
 J. H. Dexter
 D. D. Dickey
 C. A. Dolan
 Eli E. Doster
 H. J. Douglas
 E. W. Doty
 A. R. Duncan, Jr.
 Geo. M. Edmondson—and
 guest, Chas. S. Bateham
 of Norwalk, O.
 Geo. H. Eichelberger
 Jac England
 A. C. Ernst
 Judge C. J. Estep
 Geo. L. Fairbank
 J. L. Fairbanks
 M. A. Fanning
 Paul L. Feiss
 S. P. Fenn
 Jesse A. Fenner
 J. W. Fenner
 W. B. Fish
 E. L. Fisher
 E. W. Fisher
 W. J. Fleming
 Walter LeRoy Flory
 Allen Ripley Foote of
 Columbus

E. A. Foote
 F. W. Force
 James A. Ford
 S. C. Ford
 J. C. Forman
 Frederick Forth
 Walter D. Foss, Wooster, O.
 J. H. Fox
 J. W. Frazier
 Dr. Martin Friedrich
 Hon. Geo. W. Gardner
 Abram Garfield
 Gen. Geo. A. Garretson
 W. H. Garlock
 Dr. Charles Gentsch
 Frank F. Gentsch
 Harry Gillett
 E. M. Golding
 W. S. Gorton
 Thos. C. Goss
 Harvey D. Goulder
 R. K. Gowanlock
 S. S. Grasgreen—and guest,
 Dr. S. N. Swantees of
 Itasca, Ill.
 C. A. Grasselli
 T. S. Grasselli
 A. H. Greeley
 David E. Green
 Rabbi Moses J. Gries
 Frederick Green
 Geo. F. Gund
 J. M. Gundry
 H. E. Hackenberg
 Judge Alex. Hadden
 F. E. Hall
 Lucien B. Hall
 S. H. Halle
 T. B. Hamilton
 Col. C. V. Hard, Wooster, O.
 Dudley J. Hard
 F. I. Harding
 H. B. Hare
 J. H. Harris

David Hart	Manuel Levine
F. H. Haserot	Milford Lewis
H. R. Hatch	Bascom Little
Munson A. Havens	H. F. Lowry
Warren S. Hayden	G. C. Lucas
A. W. Henn	H. M. Lucas
E. C. Henn	W. B. McAllister
Frank R. Herrick	J. W. McArdle
Hon. Myron T. Herrick	J. H. McBride
H. A. Higgins	Edward McCart
W. B. Hillman	W. H. McGraw
A. T. Hills	F. S. McGowan
Col. O. J. Hodge	J. C. McHannan
Guerdon S. Holden	Geo. T. McIntosh
Hon. L. E. Holden	E. C. McKay
E. T. Holmes	Arthur G. McKee
Evan H. Hopkins	Geo. B. McMillan
Oscar J. Horn	Amos B. McNairy
C. W. Hotchkiss	H. F. McNutt
Dr. Wm. Travis Howard, Jr.	Maj. J. R. McQuigg
Dr. Chas. S. Howe	Lewis G. Madison
James H. Hoyt	Louis Mandelbaum
G. H. Hulett	Martin A. Marks
H. B. Hunt	I. H. Mansfield
Wm. H. Hunt—and guest,	Samuel Mather
R. L. Queisser	W. G. Mather
W. H. Hyde	J. H. Mellen
A. T. Ingersoll	Dr. Myron Metzenbaum
S. C. D. Johns	Dr. Chas. Bayard Mitchell
H. H. Johnson	John Mitchell
H. S. Johnson	M. P. Mooney
Thos. L. Johnson	D. E. Morgan
Hon. Tom L. Johnson	Robert M. Morgan
A. W. Johnston	John M. Mulrooney
H. Whitford Jones	Harry New
Emil Joseph	R. B. Newcomb
Isaac Joseph	Frank C. Newcomer
Hon. Virgil P. Kline	Chas. A. Nicola
Paul E. Kroehle	Geo. H. Olmsted
Chas. F. Laughlin	John S. Oram
G. O. Lamprecht	Chas. Orr
Chas. E. J. Lang	Dr. Wm. O. Osborn
A. J. Leitch	C. A. Paine
E. P. Lenihan	E. W. Palmer

S. M. Parks
 Wm. E. Patterson
 Melvin Pattison
 F. A. Pease
 R. K. Pelton
 L. W. Penfield, Willoughby,
 Ohio
 A. T. Perry
 Drake T. Perry
 E. A. Petrequin
 Reginald G. A. Phillips
 F. C. Pierce
 B. L. Pierce
 Henry F. Pope
 Fred'k S. Porter
 F. F. Prentiss
 F. A. Quayle
 Chas. Rauch
 Lyman A. Reed
 A. G. Reynolds, Painesville
 —and guest, Geo. K.
 McLeod of Painesville
 Com. Percy W. Rice
 W. D. Rice
 Geo. A. Rutherford
 H. Q. Sargent
 Dr. John P. Sawyer
 W. N. Sawyer
 Leonard Schlather
 Wm. Schmehl
 Gustav Schneider
 Christian Schuele
 F. A. Scott
 Samuel Scovil
 John L. Severance
 Charles Shackleton
 Parker Shackleton
 J. H. Sheadle
 Geo. B. Shepard
 Dr. H. G. Sherman
 Floyd D. Shook
 Geo. B. Siddall
 M. T. Silver
 E. W. Sloan

John H. Smart
 Chas. S. Smith
 Franklin G. Smith
 Stiles C. Smith
 Abraham Stearn
 F. W. Stecher
 W. B. Stewart
 Chas. L. Stocker
 Henry W. Stoer
 E. A. Strang
 C. E. Sullivan
 D. K. Swartwout
 Ambrose Swasey
 Jas. J. Tanyan
 Dr. Frederick C. Taylor
 John W. Taylor
 W. E. Telling
 Judge A. A. Thayer
 J. J. Thomas
 Edward L. Tilton
 Rev. Worth M. Tippy
 A. R. Treadway
 F. W. Treadway
 J. K. Turner
 Dennis A. Upson
 J. W. Vanderwerf
 John S. Van Epps
 Willis Vickery
 Mars E. Wagar
 A. C. Wald
 Wm. E. Wall
 Hubert H. Ward
 T. C. Ward
 Frank W. Wardwell
 Ernst J. Warner
 W. H. Warner
 Worcester R. Warner
 James Webster
 J. H. Webster
 O. S. Wertz
 F. E. Wettstein
 C. J. Whipple
 Carl F. White
 E. Warner White

Henry W. White
Rollin H. White
Com. W. P. White
E. H. Whittemore
Walter L. Widlar
Edward Wiebenson
Chas. L. F. Wieber
Chas. W. Williams
E. M. Williams

Lewis M. Williams
W. G. Wilson
Sol. M. Wolf, Bellevue, O.
H. W. S. Wood
A. M. Wright
Wilbur Wynant
Geo. W. York
J. B. Zerbe

AFTER DINNER PROGRAM.

President Lyman H. Treadway, *Presiding*.

"The Tasks of Our Time"

Hon. James Bryce

Ambassador of Great Britain to the United States.

"The Essentials of Good Citizenship"

Hon. Curtis Guild, Jr.

Governor of Massachusetts.

"Ideals of Public Life"

Dr. Woodrow Wilson

President of Princeton University.

PROCEEDINGS.

At the conclusion of the dinner, President Treadway proposed the toast to the President of the United States, which was drunk standing.

While the members were still standing, Governor Guild proposed, as a courtesy to the guest of honor, the health of His Majesty King Edward VII, a sentiment which met with a most enthusiastic response.

President Treadway:

Gentlemen of the Chamber of Commerce: On behalf of your Board of Directors permit me to express the pleasure which all of us share in the presence in this hall tonight of so large and representative a proportion of the membership of The Cleveland Chamber of Commerce. We have met here many times and under varying circumstances. These walls have been the witnesses of our sadness and our joy. Within them has been written the record of our accomplishments in the interests of this city which we love. We have met here in the past to discuss public questions of the utmost moment; and I believe that it must be said of us that though honest differences of opinion have sometimes divided us as to means and methods, we have never yet divided on issues of principle, nor have our differences lessened our united and devoted loyalty to the municipality we seek to serve.

I think I may say, with confidence, that on no previous occasion have we met here with keener expectation of interest and pleasure than the present. In your behalf I extend to these gentlemen, our guests, a most cordial welcome to this city, and in your name I give them our appreciation, our sincere and hearty appreciation of the honor they have shown us in accepting our invitation to meet with us here this evening. We are all deeply conscious of the deep honor conferred upon us in the presence of the British ambassador.

In his person is represented the greatest empire that has ever been. We are proud to claim the distinction of our kinship with the English people, not only in our common ancestry, but in that greater and grander heritage of the Anglo-Saxon race—the duty, and the privilege, the responsibility and the ambition to serve mankind. We recognize in England's power her responsibility, and in her "far-flung battle line" the reassurance of international peace. I esteem it a great privilege to introduce to you Ambassador Bryce.

Ambassador Bryce:

President Treadway and Gentlemen: I am deeply moved by the kind reception you have given me. I thank you for the graceful courtesy which prompted the governor of the Bay State to propose the health of my sovereign, and you for the cordiality with which it is accepted. I think I am saying nothing that is new to you when I tell you that the United States has had in him, ever since he first visited it, now nearly fifty years ago, one of its warmest friends.

It is a great privilege to anyone to be received as you have been kind enough to receive me, and to hear such words of friendship, which I value because I know they are sincere, fall from the lips of your president and represent, as I also believe, the sentiments of this company. It is one of many marks of kindness which I have had since I came to America, and which I value because I believe that they do represent a real growth of true friendship between the two peoples, and because I know that that feeling exists deep in the hearts of the English people.

I have often desired, gentlemen, to have the pleasure of visiting the city of Cleveland. I have passed through it once or twice by railroad, but never until today had I the advantage of coming into it as a guest and of being privileged to see some of its features—its magnificent parks, its wonderful growth, the immense quantities of trade it is doing, and all measuring the still greater future that lies before it.

I have always felt another reason for interest in the city of Cleveland, because I had the privilege of knowing not only a very remarkably vigorous character who was a Cleveland man, and who was too soon taken from you, in Senator Mark Hanna, but also of knowing, and that far more intimately, one of the most distinguished men, a man whose intellect had that true distinction which comes from refinement, grace and penetration, as well as from good sense and solid judgment, and who added to these natural gifts one of the most charming personalities, one of the most attractive characters, that I think any of us has ever known—the late Mr. John Hay. I am glad to see that both these distinguished men are commemorated in this room upon your walls; and I can say of the picture which I see before me of Mr. Hay, that I think it is one of the best likenesses I have ever seen of a distinguished public man.

You have asked me, gentlemen, to address you upon some subject of general interest this evening. I have been a great deal puzzled to know what subject to choose. I felt sure, at any rate, what I should not choose—it is always something to know that. I determined to keep as far as I possibly could from the field of politics. You have had some politics here lately; you are likely to have much more politics, national politics this time, during the next eleven months. Far be it from me to lead you into that thorny field. I may say that never once since I came to this country have I ventured any opinion upon any political subject, although now and then some imaginative gentlemen connected with the press have attributed to me opinions which I never expressed, and which probably were the very opposite of what I should have entertained.

But I have chosen a topic which I see is akin to the two topics that are being taken by my two friends, Governor Guild and President Wilson. Let me say what a pleasure it is to be your guest in their company. I have the great satisfaction of counting them among my friends, and

it is one of the pleasures of an envoy from another country here, that no difference of political opinion can possibly disturb his relations with any of his friends, because he has no political opinions at all. President Wilson and Governor Guild may not agree with one another upon some political questions, but I agree with both of them. I am like a bee, who can sip its honey from the rose of Governor Guild and from the lily of President Wilson; and I see they have both chosen topics which have more or less of an ideal and a political character. In fact we are going to move on a high plane altogether, and I should feel a little ashamed of entering upon these somewhat ideal topics, if I did not know that you would wish me to keep away from the topics of the hour, and if I did not really feel that I was doing what was just said by your president. He has said, with equal truth and force, that one of the things which links your country and my country is the fact that they are both engaged, in conformity with their ancient and glorious traditions, in endeavoring to solve the same problems for the benefit of mankind. Your problems, our problems, are in the main the same. And I thought therefore that I might be perhaps well employed if I were to endeavor to discuss with you tonight a few of those problems which you and we are together trying to deal with.

Now, you are practical men. I must speak to you as practical men, whose first function and duty it is to advance the prosperity of your great city, develop its industry and its commerce, and develop in that way also the resources of your gigantic country. But you are, I think also, not only practical men but men who desire to look at things from a high point of view. You want not merely to deal with the practical questions which as business men you are faced with, but also to see what are those large issues which your country has to face, and which, as true patriots, you ought to endeavor to comprehend and work for the solution of. You are alive to the larger and deeper issues with which America

is confronted; and those larger and deeper issues are very much the same ones which we have to deal with in England.

Now, of course, all mankind have and always have had two great tasks. The one is to increase the dominion of man over nature, and the other is to improve human nature itself; and those tasks will continue, as far as we can see, to employ us for the next few millions of years. But every generation, every age, has also got its own peculiar tasks, and your tasks now, the subjects which engage the thoughts of your people, are not the same as they were sixty years or even thirty years ago. We have what I will call tasks for our own time, work that now lies before us and has to be done. Out of all the different tasks that we have, I have selected four as fit to be specially mentioned here, because those are four which are common to you and to us.

The first of these tasks is the adjustment of the relations of social classes to one another. European observers who have visited America used formerly to bring back their report that there was really no separation of classes here, because social equality reigned. It is still true that there is far less distinction of classes than there is in continental Europe or even in England, but at the same time it is also true that the oppositions of material interests between the richer and the poorer, between the wage payers and the wage earners, have created a certain amount of discontent and have given a sense of conflicting claims and jarring interests which I think is greater now than it was forty years ago. That springs, both here and in England, from the striking contrast between wealth and poverty. Poverty is far less rigid than it used to be, and here in America your poverty is slight indeed in proportion to what we have to deal with in Europe. Nevertheless, the vast accumulations of wealth which are witnessed even more here than in Europe, have almost necessarily led to a certain amount of jealousy and discontent, and to a sense of inequality. And one of the great tasks of our time seems to me to be, as far as we

possibly can, to mitigate these feelings and to endeavor to reduce the antagonism which, necessarily, at present exists between different sections of the community.

The second task is the important one, in all its grades, of education. There never was a time when the masses of the people have been so far raised above mere want as they are now. There never was a time and there never was a country in which the masses of the people were so well housed, so well fed and so well clothed as they are now in the United States. And that being so, it surely becomes necessary for us to consider what superstructure we should erect upon that foundation. The improvement in the physical condition of man ought to mean an improvement in his mental condition and his intellectual character, and the chances for giving a far better instruction ought to come with the healthier and the stronger generation which the better conditions of life are raising up.

Thirdly, we in England have been coming to see that more is required than merely comfort, for true progress; that we ought to add to the comforts of life the refinements of life. By the refinements of life I don't mean luxuries. We have quite enough luxury,—perhaps we have almost too much. What we want, and what I mean by the refinements of life, is more leisure for thought, more cultivation of the higher tastes, more opportunities for enjoying the beauties which art and nature spread before us. Now that the struggle for existence is far less severe, the opportunity for gratifying these of our tastes has become far more ample.

And lastly, it is now one of our great tasks to endeavor to discover how we shall best combine and make our united efforts available for doing for the community those things which the individual cannot properly do for himself. A larger and larger part of our population and your population is becoming crowded into cities, and the community is forced to do many things for the individual which in former days the individual did not do at all, or was unable to do for

himself. And to determine what are the limits of municipal action, to lay down the principles of what the city should do itself and what the city should leave to private undertakings, and how, when those things are left to private undertakings, the companies that conduct them should be controlled and regulated—these are very large questions and very urgent questions, whose urgency is, I know, recognized in your cities as well as in ours, and which have become more urgent with the increasing growth of cities, with the increasing needs and demands which civilization makes, and, I may add, with the larger profit that these enterprises in a dense population may be made to yield.

Now, we are all agreed, I think, upon the gravity of these four tasks or problems which I have tried very briefly to enumerate, and the question follows, what we can do to attain our object. Many earnest and able men have been working at these problems, and much has been already achieved. What more can be achieved? I will venture only to touch the fringe of the subject, by making a few suggestions which, I think, may be not altogether impractical.

As regards the opposition of classes, it seems to me the thing that we most want is to cultivate in all classes a temperate and reasonable attitude of mind. There ought not to be, among the richer classes, any surprise at the discontent which exists among the poorer classes that they have not received a larger share of that wealth which the prosperity of a country like America or England has brought with it. It is all very well to say to the poor that a man's happiness consisteth not in the abundance of the things which he possesseth; but when the poor see the eagerness with which their more fortunate brethren pursue these objects, it is very natural that they also should attach high value to them. And therefore such discontent as is felt—and we have signs of it on all sides—ought not to excite any resentment. It ought to be disarmed by endeavoring to meet, in a fair spirit, all the reasonable claims which labor makes; and by evinc-

ing on every occasion a sense of the duty, which I believe all the best citizens feel, of endeavoring in every way to help their poorer neighbors and make life easier for them.

After all, gentlemen, the interests of all classes are in the long run the same. It is the interest of the rich that their poorer neighbors should be contented, should be comfortable, and should be friendly to them. It is also the interest of the poorer classes that they should not try to obtain by violence the satisfaction of any just claims they may have. It is everybody's interest that the law should be strong, and that the law should be faithfully enforced; but it is even more the interest of the poor than the rich, because there may be among the rich those who will succeed sometimes in evading the law, but the law is the necessary protector of the poor, and no man is so much interested as the poor man in securing its loyal enforcement.

We in Europe admire the great generosity with which many of your richest men have employed their wealth, and we believe that that generous spirit in which wealth is often employed here has done a great deal to allay and to disarm already the feelings of antagonism of which I have spoken; and I believe that no greater good can be done to the community than by the display of sympathy and generosity and munificence on the part of the rich. These things are to be regarded not merely as the impulses of an isolated benevolence, but also as expressions of a far-seeing patriotism, which perceives that the true spirit of a nation lies in the concord and harmony of all its sections.

When I speak of improving education, don't suppose that I ignore what you have done in this country for education. I don't suppose there is any country (unless perhaps Switzerland, where schools are so numerously planted over the country), where they are so well attended, where they receive so much of the sympathy and support of the people. We started rather later in that good work in England, but we have now done a great deal, too, and yet we

feel that much more needs to be done. We feel that education ought not merely to send a boy out into the world with a certain modicum of knowledge for his work in the world, but that we also ought to teach him to love knowledge, that we ought to strengthen his faculties, ought to implant tastes in him, ought to teach him to reflect upon his duty to society and to the state.

That is beginning to be more and more felt in Europe as the control of government has now passed in Europe from the few to the many. But here, gentlemen, your need seems to me to be, if possible, even more urgent. There are now streaming in upon you from every part of Europe huge swarms of new immigrants, mostly illiterate peasants, accustomed to a rural life, and a rude rural life, most of whom cannot even speak our language. I suppose that a million of immigrants of that character may have touched your shores within the last sixteen or seventeen months. That is for you in large measure a new phenomenon, and it is a grave phenomenon, because these new immigrants will very soon become voters, and they and their children will before long be a large part of your population.

Now, let me say that I am not so much alarmed at that as I find some of my American friends are. Some of these races that are newly coming to you, such for instance as the Poles, the Serbs and the Italians and the Jews, are races of high natural intelligence. No one can have traveled in those countries, no one can know the Italians, for instance, without knowing how high is the natural level of intelligence among them. And therefore I see no reason to believe that by the influx of the children of these immigrants the intellectual level of America will be lowered. And I don't see, again, any reason to apprehend that they will remain aliens in sentiment to this country. On the contrary, I believe that their children, when they have been in your public schools, when they have moved about your streets, when they have met native Americans in factories and work-

shops, will become in sentiment just as American as you are—and I daresay some of them will change their original names and fancy before long that they came over in the Mayflower. Yes, gentlemen, they will be Americans, but what sort of Americans? what moral equipment will they have, what sense of moral duty will they have, what ideals for America will they have? They are suddenly thrown into a new land, far removed from all those influences which ruled their souls in their now forgotten European homes; and you will have to consider how unlike they will be to those native Americans who have hitherto formed the enormous mass, the dominant mass in your people.

Your schools, and all the agencies which follow up the work of your schools, must address themselves to the task of turning the children of these immigrants into the right sort of Americans. It is not the mere mixture of blood that need make us anxious. We don't know—there is no parallel case in history, so far as I know—we don't know what the results of the mixture of blood may be; but there is no reason that I can see for feeling very anxious, considering the mere question of the interfusion of the blood of certain European stocks with yours. It is on the moral side; it is on the question of what sort of moral nature those men will have, and what moral ideals they will cherish—it is in that that the kernel of the question lies, and it is to the solution of that problem that your schools and every other influence you can bring to bear ought immediately to address themselves.

You cannot assume that they will have those higher and finer traditions which belong to American life, by natural inheritance, as you have had them, and as other immigrants, Englishmen and Irishmen and Germans had them; you have got to plant those traditions. You have got to make them into the kind of Americans which you desire, and the kind of Americans who are to maintain this country at the level it has hitherto held.

May I venture to say one word upon a very different branch of the subject of education? Every visitor who has come here has been struck by the great part that your universities and colleges are doing in the development of American life and character. I don't believe there are any better implements that a nation could have than these colleges and universities which are scattered so abundantly all over the country, and which have been doing such admirable work for it. Now, we are always surprised to find that so many men of high ability, high culture, high intellectual gifts, and energy which would have enabled them to win success in business and to accumulate fortunes, are to be found in the ranks of your university and college teachers. They are there in respect of their love of learning and in respect of their zeal for education, but they are receiving—and this is true of England also—they are receiving salaries which seem to me to be likely to prove insufficient, if the cost of living continues to rise as it has risen here. Even in England it is a serious question for us whether the salaries which we give to our university teachers ought not to be much larger, if we are to retain the ability and the energy which are needed for that work in the service of our universities. And here, where the cost of living is rising so much faster than it is in England, it seems to me to be a question of the greatest gravity, one which patriotic citizens ought to bear in mind and ponder on. I have never said anything of this kind to any university audience, and you will pardon me for saying to a business audience that judging from the case of England, this may become to you a serious question; and that anything which impairs the utility of your universities and prevents them from maintaining the high intellectual level among their teachers which they have hitherto maintained, will be a great misfortune to the country.

When I spoke of the refinements of life, gentlemen, what I meant to say was, that now that we have got comfort more widely diffused than ever before, and now when luxuries

have passed from the opulent into the homes of men of more moderate means, the time has come when we should cultivate, more actively than before, everything that makes for what may be called the enjoyment and the worth of life; when we ought to think not only of making money, but of the best way of spending money, of enjoying what we have made. It seems to me we want more leisure, we want less haste, less pressure than we have in England—and certainly you have not any less here than we have in England. We want to develop our sense of duty and our power of drawing enjoyment from everything that nature and art lay before us. And if we feel this in England, I think it is just as necessary you should feel it here.

And when I speak of the refinements of life, I want also to mention what may be done by the community for the development of the refinements of life. For a large part of the community, for the poorer three-fourths of the community, it is utterly impossible to surround themselves with those things which you here present would consider to be the refinements of life. But I believe that the community as an organized body may do a great deal to bring home to the masses of the people the sense of these refinements of life, to give them a far larger range of enjoyment of the beauties of nature and art and all that, than they can obtain for themselves.

Besides its primary duty of providing for order and for health, the city has a great sphere of functions, less necessary, no doubt, but scarcely less beneficial, than those primary duties. I won't discuss—that would be far too large a topic here—I won't discuss what a municipality may do and what it ought not to do. A good deal depends on the municipality. There are some municipalities that may safely undertake things which other municipalities would be well advised to avoid. But I believe we shall agree that there are certain kinds of work which no private enterprise, no company formed with pecuniary aims will undertake, and

which may be undertaken by a city. For instance, the provision of parks and recreation grounds, the making them neat and picturesque; the laying out of streets and squares, with regard not only to their own architectural beauty but also to the natural facilities which are conferred by the ground; the creation of handsome public buildings and the putting of them in suitable groups. Let me say that I have heard with the greatest interest that you have a plan in Cleveland for grouping your important public buildings in one spot, so as to produce the best combined effect. These provisions, together with museums and art galleries and art schools and the provision of music, these I think have a real value to the people; they open up to them means of enjoyment they cannot furnish for themselves; they tend to refine and civilize their minds in the best and safest way. They are not only educative, but they give admirable opportunities for the best pleasures.

Here in the United States you are very proud of your cities. I have never been in any of your great cities that I did not find how proud it was of what it was doing, and I will say, and you will, I believe, recognize that I am sincere when I do say it, that I don't believe there is any city which has more reason to be proud than the city of Cleveland, of the zeal with which your best citizens have thrown themselves into this work. I know what you have done for education, and for art, and for health, and for the adornment of the city; and I know some of the plans which the Chamber of Commerce and its committees have formed for that purpose. I hope that you will continue to move onward in this path; and when I refer to the subject I do it not as ignoring what has been done, but rather as expressing the hope that you may move onward in that path and that other cities will emulate your achievements. The inhabitants of a city ought to think of it not only as a great center of industry and commerce, but as a creation of thought and art, as a unity which unites its members in a partnership for high

and noble collective aims. That was true of some of the cities of Greece and Italy. Torn as they were by intestine discord and convulsed by revolutions, they nevertheless succeeded in producing masterpieces of thought and of art which have become the priceless possessions of the world. They did not work as hard as you do. Nearly all the time that they could spare from fighting with one another, they gave to talking with one another. They took pleasure, and it was because they took pleasure as well as because they had a high and noble ideal of the city, that they produced these masterpieces into whose enjoyment we have entered. And why should not our great modern cities, which are richer and more populous than those cities were, which are planted in a peaceful land like yours, which are able to command all the resources of modern science, why should they not reach a splendor which neither Europe nor America has yet seen, and become, as the ancient cities were, an inspiration to those who dwell within their bounds?

I have detained you too long, gentlemen, and I am afraid you may think that I have been presenting ideals to you. But although you are practical men, I hope it is not amiss to present ideals. There is nothing unpractical in having an ideal. The only unpractical thing is in not trying to seek out the means by which the ideal may best be attained. Your aims, and our aims in England, are the same, but you know better what are the means by which your aims may be attained, because your conditions and ours require to be handled differently. In the immensely swift growth of your cities and in the coming in of large new elements of population, you have some difficulties which don't beset us in European cities, and which European observers haven't always made the proper allowance for. But you have overcome far greater difficulties than these. You live in a land of inexhaustible resources and with a people of inexhaustible energy. You have such opportunities as no European country has ever enjoyed for creating prosperity and happiness

among your people. We in Europe, and especially in England, watch with interest, with sympathy and with hope, the efforts which you are making. For my own part, I will venture to say that I watch those efforts, not only with hope, but with confidence, because I have faith in the increasing public spirit and increasing sense of public duty which inspires those who mold civic opinion in the greatest American cities, and those who are working, as you are working, for the highest good of your great community.

President Treadway:

Gentlemen, the tasks of our time, as Mr. Bryce has outlined them, are of a character requiring for their accomplishment a citizenship of the highest type. And it is a satisfaction to learn from that profound analysis of our national life, known to all of you, "The American Commonwealth," that Mr. Bryce recognizes the existence in the American people of a reserve force of patriotism more than sufficient to sweep away all the evils which are now tolerated, and to make the politics of the country worthy of its material grandeur and of the private virtues of its individuals.

"The Essentials of Good Citizenship," as a subject for an address, must be of vital interest under any circumstance. But when the speaker who is to address us on this subject is himself the first citizen of a great commonwealth, the theme becomes an inspiration. I venture the prediction that before Governor Guild has talked to you for a short time he will have a grip upon your hearts that will enable you to understand the hold he has upon the hearts of the people of Massachusetts. I have the very great pleasure to present Governor Guild.

Governor Guild:

Mr. President, your Excellency, your Honor, and Gentlemen: I thank you very much for your very kind and cordial reception, and especially that I am invited in the company with two old friends, to discuss with you the subject of

citizenship and ideals in public life. I am particularly interested to note that in the discussion of what has been termed Anglo-Saxon institutions, you have chosen as your three speakers of the evening three men, every one of whom is either a Scotchman by birth or by ancestry. I am told that the "C. C. C." upon your coat of arms means "Cleveland Chamber of Commerce." I really can't believe it. I believe that after this choice it must be evident that the three C's stand for "Columbian Caledonian Club."

I am very much obliged to you, sir, for your very courteous introduction. In stumping in various States of the United States it has not always been my good fortune to meet with so well posted, and may I add, also, so graceful and so courteous a presiding officer.

On the last occasion when I spoke in this delightful city, I was not allowed to appear at the parlor end of the town; I was sent to Newburg, into the midst of a number of strikers—for a strike was on—and we had a somewhat interesting and exciting time. The last time I was here was in the Presidential Campaign of 1900. In the earlier part of that campaign, in Montana and in some other states, I had some rather interesting experiences of introductions—because of course nobody knew who the unknown speaker was who was traveling as a small tender behind the very strenuous locomotive now located in the White House as a roundhouse. I have a somewhat vivid memory of the introduction at Butte, Montana, where we had some 3,000 miners or more to address, and the present president of the United States was introduced with a mass of flowers of rhetoric. And I saw the presiding officer whisper, "Who on earth is the other one?" Some one said, "The first man from Massachusetts to enlist in the Spanish war." The speaker didn't get it quite straight; this was my introduction: "My fellow citizens, you have just been listening to the hero of one war. I want to present to you the hero of another war. You have just been listening to the hero of San Juan Hill. I now want

to present to you the hero of Gettysburg. When Abraham Lincoln called for troops and the cry went up and down the land, 'We are coming, Father Abraham, three hundred thousand strong,' a blue-eyed lad from Massachusetts"—I was born in 1860—"was the first to bare his bosom to the Confederate bullets"—I was in the infantry, anyhow—"and to rush to the national capital in defense of the national flag. I now present to you the first volunteer from Massachusetts to enlist in the Civil War—Major Guild, of Boston."

I find myself almost as much embarrassed, though, to-night, as I was upon that historic occasion, for your program has placed me, for lack of a better, between two men of international reputation—a leader internationally in the world of statesmanship and diplomacy, a leader internationally in the world of education. I am reminded of the unfortunate situation of the speaker invited to address a Memorial Day audience in Connecticut, who, like myself, was the second feature on the program. The first feature was a patriotic concert by the school children and the band. The last feature was a salute fired by a cannon which had been brought from the nearest city. And after the music had been executed to the satisfaction of everybody—after the musical program had been completed—the president of the day arose and in introducing the speaker said: "My friends, we have all been translated to the seventh heaven by this delightful burst of harmony, and I wish to announce that when the speaker has finished, the big gun will fire a salute over those who are dead."

My friends, I do want to say to you, if I may, not as coming from myself, but perhaps from the great commonwealth which, for the lack of a better, it is my high privilege to represent, a serious word in regard to the practical side of American public life. And, your Excellency, I wish to assure you that in the United States we regard parties as a means, not an end; and however much we may differ as to details; men honest, men sincere in their opinions, here, as I am sure

they are in your country, of all parties, may differ as to details and yet be united in a single purpose—the common uplift of a common country.

In 1896 it was my high privilege to sit, as a delegate-at-large, in the national convention that determined that the single gold standard should be the standard of currency in the United States, and that nominated a son of Ohio for president. The great orator of Nebraska, in his nominating address, began with the words, "This is the year of the people." He told but half a truth. Not one year, but every year, is the year of the people. Every year the people is responsible for every detail of its government; to be congratulated on the election of good candidates, but not to be excused for the election of bad candidates. Every year the man who has a business engagement or who takes a vacation at the hour and day when the destiny of his city or his state or his country is to be settled, is as responsible for the election of a bad candidate, if a bad candidate is elected, as the man who goes to the polls and casts his vote in his favor. Every year the people have it in their power to change, to make the destiny of this country, and to choose, if they will, one who embodies both the practical and the ideal, as indeed they did when they chose in that year that noble citizen, that Christian gentleman, that thoughtful, wise, sagacious statesman, President William McKinley, of Ohio.

In a treatise upon our American institutions, which is at once the kindest and keenest criticism that has been written of us, your chief guest of the evening, our beloved friend Ambassador Bryce, has properly and accurately said that the United States is a government not so much of the people as a government of public opinion. It is a government of public opinion. And it is not only the privilege but the duty not of voters merely, but of every man, woman and child in the United States, to see that this government of public opinion is a government of intelligent public opinion. Under the eaves of the great free library in the capital city of our com-

monwealth runs the inscription, "The commonwealth requires the education of its citizens as the safeguard of order and liberty." Uneducated, unintelligent public opinion means a Hayti or a Santo Domingo; intelligent public opinion means a Switzerland, a France, a British Empire, a United States of America.

Education, however, is worthless if the educated man hides his talent in a napkin and doesn't give it to the service of the Republic which in turn has furnished him with that education. One of the greatest of Massachusetts' essayists, in an essay on "Independence," published in 1884, printed the statement that it was the duty of educated men to abstain from partisan politics, to abstain from the turmoil of primaries, to abstain from interest in political parties, standing aloof to criticise and throw their weight in the mass for the better man, regardless of party, at the polls. Perhaps I have good reason to believe in independent voting—and I do. No man need be his party's slave. But when that is said, it should also be said that no man in any election has the right to be neutral. He must have some positive opinions, and express them, for the fortunes of his country. For if good men, if educated men, refrain from the party primary and the party caucus, you have in the end not a choice between which is the better of the two party candidates, but which is the least bad of the different party candidates. In the old days—I will not say the good old days, because these days are good, and the coming days I believe will be better—but in the old days of the Puritan settlements in New England, under the old town charter, the records of one town meeting show that almost the first of the town regulations that were established was a fine of a sixpence for every man who came late for town meeting, and of a shilling for every man who absented himself from town meeting. The foundation of our American institutions recognized that the man who was entitled to take part and did not take part in public affairs in the republic, was not merely to be criticised, but to be punished as a crim-

inal to the State. Today it seems sometimes as if, instead of seeking to evade the fine of the sixpence or the shilling, men evade their duties in order to pick up the extra sixpence or shilling by being absent from their plain duty on election day.

I am going to give you some practical illustrations. In 1896 we had an election on which the very life and future of the United States depended. Honest men disagreed as to whether the free coinage of silver at the ratio of 16 to 1 was the better policy, or the single gold standard. Honest men could conscientiously disagree on that subject. But no honest man had the right to say that he had no opinion, and that he ought not to cast his vote on one side or the other. In the four precincts of the city of Boston which were the richest and supposed to be the best educated, there were in that election two thousand possessed male polls with the right to vote. Of those two thousand barely 1,500 could be induced to register with either party, and of that 1,500 a little over 1,300 were with some effort dragged to the polls; and in the following city election barely 1,100 of that number voted. The rest of them wrote letters to the "*Transcript*" on the failure of the United States system of public voting and universal suffrage.

On one occasion in the party caucus there were two candidates—I will not say which party, but it embraced that same section of that same city—I suppose I am criticising my own commonwealth, but I certainly don't intend to criticise yours—there were two candidates in the party caucus in that city, one of them a notorious corruptionist, who has since been obliged to flee the country, and the other an honorable gentleman experienced in the duties of the office for which he was a candidate. To the astonishment of everybody that ward went for the undesirable citizen. I asked the reason. They said, "We did the best we could, but they packed the caucus on us." I said, "How many was the gang?" They said, "They brought down ninety votes." Ninety votes mis-

represented two thousand, because nineteen hundred were too fond of the slippered ease of their firesides on a rainy night in September to come out and do their first duty to their country as American citizens.

We glorify on Memorial Day the deeds of men who have sacrificed their lives for their country, and we do well. You take your children, I have no doubt, to the war monument; and in Massachusetts the children are taken to Bunker Hill and shown where Warren fell, and to where, in front of our State House, Shaw, at the head of his brave black regiment, rides and forever rides. We are told that these are types of our American patriots. For, if "Greater love hath no man than this, that a man lay down his life for his friends," surely greater patriotism hath no man than this, that he will lay down his life for his country.

Now, without for one moment disputing that proposition, that is the patriotism of crisis, the patriotism of high excitement and enthusiasm. There has never been a country so vile, so mean, so badly governed, that when her life was imperiled her citizens would not die to defend that national life. What we need more is not merely the patriotism of crisis, but that of every day. The patriotism of a country that will endure is not the brilliant flight of the rocket, but the slow growth of the coral reef. We can always have men who will die in moments of crisis for the United States of America, but what we need is men who, not on one day only, but on every day of their lives, will live those lives to the glory and benefit of the United States.

Patriotism is not best expressed in joining some society which commemorates that at some time or other some one of our ancestors did something for the United States. It is not merely expressed by signing a check for a good government club; not merely expressed by writing criticisms to the newspapers about other men who are doing things badly, but who do at least do something. What we need, gentlemen of affairs—and I am a business man myself—is not so much your

criticism, not so much your money; we need *you*, your service, every day. For it is as true as when James Russell Lowell wrote the lines in "The Vision of Sir Launfal,"

"Not what we give, but what we share,
For the gift without the giver is bare."

I congratulate you, I congratulate Ohio, I congratulate the United States, that not in this city or State only, but far beyond her borders, your body is known, and is a model for other commercial bodies, for the interest that you do take and the work that you do perform for the general good of your community and without regard to pay. I congratulate you that you are doing your best to disabuse the public of the cheap, hypocritical shibboleth of "a business man's government" and a business man's control. What we need is not a business man's control in city, state and nation, but an *honest* business control in city, state and nation. If there is one particular thing that the business man dreads above all others, it is, I think, socialism, which in various nooks and corners is threatening the United States, which crouches like an incubus on the development of our sister federation of Australia. The greatest friend of socialism is not the sand-lot orator, but the business man who for any reason whatever buys legislation from any legislative party. The greatest encouragement to municipal ownership is not the wild-eyed speaker on some street corner, but the public service corporation which seeks in any way to avoid or transgress clearly established law, whether municipal, state or national. There never would be any graft if it were not for the man behind the grafter. You condemn the poor alderman who falls and accepts the bribe. Why should the promoter escape, who leads him into temptation? That man in New York who found there was money in organizing strikes, would never have succeeded if he hadn't found that there were certain employers who were ready to pay him blackmail, if he hadn't found that the employers were ready for making trouble for

their rivals in business. If we wish to destroy graft, it is not enough merely to probe legislators and the doings of legislatures and of government, but to strike, not merely at the man that takes the bribe, but also at the man that gives the bribe.

“The essentials of good citizenship.” Trial by jury has been obtained by long centuries of struggle and battle—that any man might have a trial before a jury of his peers, that he should be judged innocent until he was proved guilty. We constantly hear of complaints of unjust verdicts and the corruption of juries, or of wrong decisions by judges, and it is remarked that now and then criminals go free. Is the business world absolutely free from blame in that respect? Has every man in this audience always done his jury duty? Has no man in this audience ever presented a doctor’s certificate to enable him to do business at a time when he was drawn upon the jury? If juries give wrong verdicts, is it unvaryingly true that the best men drawn on the panel always seek to serve and never seek to evade it? The institution of trial by jury depends, in the end, as does everything else, on the human equation; and if the citizen is weak himself, the institution must fall to the ground.

Men ought always to stand up and resist mawkish sentimentality that would release criminals again upon the community, and free murderers to do their will. There is not a governor who in the course of his term does not have to face petition after petition to pardon, signed by the most respectable citizens, for the release of the vilest criminals. Just one instance. This was in Massachusetts. The governor was approached with a petition signed by the mayor and the entire city government of one city, by every clergyman in the city, by all the leading business men in the city, by most of the bar in the city, for the release of two young men who, it was said, had been given a severe sentence for a boyish prank; and a large number of citizens filled the pardon room, petitioning for the release of these two young men engaged in a boyish

prank. All kinds of political pressure, both leading parties (I don't exactly know what the other leading party is in Massachusetts) appeared demanding that these men be released, under penalty of political opposition. Now, what do you suppose the fact was? One of these young men had previously been a farm hand of this person upon whom the assault was committed, an old farmer, a widower, who lived by himself. These two men had gone to his farm in a lonely rural district of Massachusetts, tied him up to a tree until he told them where he had some money hidden about his house. One went and got the money, and the other stayed by him until it was found. Then they beat him with clubs until he disclosed another hiding place. The money was found there. Then they tied him to his bedpost, poured kerosene oil on him, and threatened to set him on fire with matches, until he disclosed a third hiding place. Then they stuck a gag in his mouth and left him bound to his bedpost, until finally a friend happened to find him, and released him before he quite suffocated to death. They went to the village, and there in one of the saloons they found these two men, who were instantly identified, and with the money in their possession. There was no question whatever about the crime. They got ten years. And the whole community, without the slightest investigation of the crime, without asking the district attorney or the judge or anybody, simply signed the paper as it came along, because it was passed about by a pleasant fellow whom they all liked; and the whole pressure of that community was put on that particular governor to let these two young ruffians out to prey again upon the community and to make rural life unsafe in that state. They are in jail, and they will stay there until the end of that ten years.

Why, it is simply extraordinary! You have had this experience—the kind of petitions that come to a chief executive, signed by the most respectable people. In Massachusetts the licenses for the city of Boston are given out by a licensing board which is appointed by the governor, and if

the governor is decent and self-respecting, he exercises no influence whatever upon that licensing board, and not even a picture of a political candidate is allowed to be displayed in a Boston saloon. Still that doesn't prevent attempts to influence through the governor. I got one petition signed by all the clergymen, most of the lawyers, and by a number of the merchants of a suburban town. It was a blanket petition. It said that Mr. A. B. was a highly respectable person, whom everybody liked and respected, and would the governor please do what he was going to ask? Nobody asked him what he was going to ask; he was a pleasant fellow and they all signed the petition. What do you think he wanted done? He wanted permission to add to a barroom in the sailors' part of the city of Boston, near the harbor, a large dance hall, with a female orchestra. And that petition was signed by the leading clergymen of the town in which he lived. The kinder thing, it seemed to me, was not to tell the clergymen what their friend was going to ask, although they said it ought to be given if he asked it.

I wish I might go on and give you a number of illustrations of this sort, especially of the constant requests to violate the civil service law, which everyone believes in in theory when it applies to somebody else, but which no one seems to believe in and practice if it applies to a member of his family. I wish I might give you some illustrations in regard to the support of the militia. At the time of the Spanish war you remember the tremendous criticism made of the secretary of war for neglecting the militia in time of peace. We have had that reformed indifferently well since that. But I don't see why merchants or business men should feel that they have a right to say very much in regard to protection from the militia in time of riot, disorder, fire, flood or explosion, if they are unwilling to let the young men in their employ have that extra week free in the summer, which they need for camp and for their camp maneuvers. The young men give all their time and they give their brains. You have got here in

Cleveland about the best volunteer cavalry troop there is in the whole United States of America. You have got some of the best rifle shots in the whole of the United States. And you ought to back up your militia, as I am sure you will; and the most practical way to back it up is to let the militia understand that the business men who employ them are not going to force them to give not merely their time—they give that; not merely their money—they give that; but their vacation, too. Let them have that extra week free, for your protection, as an insurance against danger in time of accident or time of crisis.

Business men owe a consideration to the state. Legislation is the business of the state. Citizenship is the business of the citizens. Neither can exist without the other. No republic in the world has ever become great by legislation that has allowed its citizenship to become feeble; and only by the combination of the two can you have that ideal commonwealth in which obedience to law is liberty.

I believe we are getting a greater measure of good citizenship than we have ever had before. I have come fresh from a convention in this state, at Columbus. We have felt proud that at last the parliament of nations, the confederation of the world, is approaching by way of the international peace conference at The Hague. But a movement was started in this state this week, at Columbus, which I believe will go further. I believe this is the first time in the history of the world where men of not one nation, but of two nations, came together on the subject of taxation and declared that it was unjust, not merely that property should be doubly taxed in two states, but that it is unjust that the same property, taxed in one nation should be taxed over again in another nation. That was one of the resolutions of the International Tax Convention which was held this week in Columbus, Ohio. I believe it is marking the beginning of a new era in our country, where we shall have, not a New England conscience, not a Middle States conscience, not a Rocky Mountain Valley

conscience, not a Pacific Coast conscience, but an American conscience that will not much longer allow the legislation of any one state to promote injustice in any other state of the American Union.

Another illustration, and I am done. It has been possible for us to work together in time of war; I believe it will be possible for us to work together in time of peace, to secure a greater measure of common citizenship, a greater interstate and international comity among nations, by remembering what we owe to each other, rather than what we owe to ourselves. It was my fortune, for lack of a better, to serve as the inspector-general of an army corps in the time of the Spanish-American war. We didn't see much in the way of battles; we did see something in the way of chasing guerrillas and banditti and settling up the disturbed island of Cuba. Not long before we sailed, General Hubbard, of the third division of the Seventh Army Corps, an old veteran of the Civil War, gave a review to General Lee, who commanded the Seventh Army Corps. General Hubbard was a veteran of the North, General Lee a veteran of the South. The review of that division was what might have been expected from the late governor of Minnesota; and afterwards we went into the division headquarters, had a simple meal, and then went out to one of those great Southern pine groves, where the tall brown trees lift themselves sixty or seventy feet towards the stars. The band of a Northern regiment, the Third Nebraska, with its colonel and the field officers, came over to give a concert to General Fitzhugh Lee. And before they began, out of compliment to the old Confederate leader, the Northern band played "Dixie," and the Northern soldiers gave the old Confederate song three cheers. Now, the nearest tents to us were the tents of the Second Mississippi, and the nearest company street was the street of the bandmen. Scarcely had the Northern cheers for "Dixie" died away when from the Southern camp there rolled out the old New England battle song that was shrilled from the

fifes and sounded from the drums when Sharp charged home at Bennington battlefield. The men from all parts came swinging together, men from Nebraska and Texas, from Minnesota and Louisiana, from Illinois and Mississippi, and from Indiana and Alabama, New Jersey and South Carolina, in two great groups behind the Northern and the Southern bands. And the program was that the Northern band played once again, "Maryland, My Maryland"—thank God, it is our Maryland now!—and the Northern soldiers gave three cheers for that; and the Southern band played in answer the home-coming song of the boys in blue,—the band of Mississippi played "When Johnnie Comes Marching Home Again," and the Northern band played once more, the song of the flag of the cause that was lost—fortunately lost for North and South alike, but bravely and chivalrously defended by sincere if mistaken men—the Northern band played,

"We will give three cheers for the bonnie blue flag
That bears the single star,"

and the men whose fathers had gone to their death in the Union blue, gave three cheers for the brave memory of the brave foes who, at least with honesty of purpose, had fought against their fathers. And the Southern band played in answer to the song of the flag no classic selection, no operatic music, but a plain, rough, soldiers' song—the band of the Mississippi played, and Texas and South Carolina cheered,

"We'll rally round the flag, boys,
We'll rally once again,
Shouting the battle cry of freedom."

I turned to where General Hubbard and General Lee, Union and Confederate veterans, sat side by side and hand in hand as they thought how those songs had been played in other days. I tell you, gentlemen, there was something upon the bronzed and yellow cheeks of those old veterans that was not the summer starlight or the evening dew. Bob Longstreet, son of General Longstreet of Georgia, sat by my side, and

I was from the First of Massachusetts, the first to shed its blood in the Civil War. We got hold of each other's hands, and both got a little choky, too. After a while the cheering and the singing stopped. There was just a little pause, and then, as if by a common impulse, the two bands struck up together, and 12,000 men stood up uncovered under those Southern stars and sang, thank God, in unison, "My Country, 'tis of Thee!"

President Treadway:

When we shall have attained the Essentials of Good Citizenship to which Governor Guild has pointed the way, I believe that we will find that our Ideals of Public Life are in the way of being realized. One of our greatest needs in realizing these ambitions is disinterested counsel. More and more the nation is coming to depend upon the disinterestedness, the broadmindedness and the cleanhandedness of its college presidents. Of these men of high ideals I know none more completely entitled to be considered a wise counsellor than President Woodrow Wilson, of Princeton University, who will now address you.

President Wilson:

Mr. President and Gentlemen: I wish that these noble speakers who preceded me might have gone on forever. It was very much more enjoyable to hear them talk than to hear myself talk. I feel, in one sense, as if I came here as a stranger, and yet I have been often enough in your city not to feel altogether a stranger. And I feel a certain peculiar acquaintance with the Cleveland Chamber of Commerce, because it has been my privilege and pleasure for the last four years to be associated with a man who knew a great deal about you and whom I have learned to love, as I know you learned to love him—I mean Harry Garfield.

And then, there is something familiar about the cut of your jibs. I feel very much as an acquaintance of mine did who was something of a wag. He was sitting at his club,

when there came in one of those men who make themselves too suddenly familiar, and slapped him on the shoulder and said, "Well, Ollie, old boy, how are you?" And with some shrinking from the blow he looked up at him coldly and said, "I ners are very familiar." And I think I can say that of you—I don't know you all, but your manners are pretty familiar.

And then there is another thing that makes me feel as if I had some connection with you. There are dotted about among you Princeton men, and my very familiarity with them causes me some embarrassment. It is very difficult to play a great role before persons who know you well. I feel that my disguise, in trying to be the handsome things which I have been said to be, will be exceedingly transparent.

And yet, gentlemen, I believe that there is something in what your president so kindly said. I believe that this country does sincerely desire disinterested counsel. And it is one very great responsibility now cast upon college men—I mean men engaged in the administration of colleges—to attempt to give such counsel, at the invitation of their fellow citizens. Sometimes those invitations are very exacting. I was asked to speak to the bankers of New York city on the "Elasticity of the Currency," and I told them it was obvious that they had chosen me as an impartial witness, because it was obvious that a man living on a salary knew nothing about the elasticity of the currency; therefore I was at least competent to testify not as an interested party.

I have been very much interested, and I hope I will not be misunderstood when I say surprised, at the way in which the other two speakers of the evening have apologized for offering you ideals, and for the apparent contrast which exists in their minds between that which is practical and that which is ideal. They have said to you: "Gentlemen, we know that you are practical men, but perhaps you will excuse us for offering you ideals." Now, if I know anything about the history of this country it has been distinguished by nothing so much as declining to draw any distinction be-

tween what was practical and what was ideal. This is the country which has purposed, at any rate, to put principles into practice. And therefore in offering you standards of action, I am offering you pieces out of the imaginative conception that America has had of her destiny in the world. This is the one country which has founded its polity upon dreams, which has seen and told the world that it saw visions that were to come to pass through its instrumentality. If we have not dreamed dreams and struggled forward to their realization, we have had no distinguished role in the world; we have been as all other peoples have been, trying to make our daily bread, to patch together a polity which would at any rate serve for our day and hour. There is no excuse due any American audience that remembers American history, for offering it ideals, though it be never so practical in the objects which it seeks.

I would, if I could, get you to think of ideals as intensely practical things. And for my part it does not seem to me that anything not practical ought to be talked about in serious company in this year of grace. For if ever we came upon difficult times we have come upon them now. I pray God they may not grow more difficult; but they will grow more difficult unless we take stock of our purposes now and make certain of what it is we are about. It is very delightful, it is very easy to state general propositions to ourselves; but in asking leave to speak to you on "The Ideals of Public Life," I have been most interested to draw your attention to the fact that public life does not consist merely of the transaction of public business. It consists of the formation of public opinion, of the guidance of public purpose, of the promoting of progress and of the criticising of remedies. And the greater part of this is the task of the citizen and not the task of the politician. There is not public opinion enough in this country, and that is what is the matter with it. For by public opinion I do not mean the aggregate of the unspoken opinion of individuals, but that compound

which comes from the agreement of minds and is the result of compared and expressed opinion. The opinion of classes is not public opinion. The opinion of men in particular occupations is not public opinion. Public opinion is that part of opinion which is comprehended by all, and nothing less is public opinion. If therefore you do not feel that public opinion contains enough understanding of your occupation, you are the only persons to blame for its not doing so. How is it going to contain a comprehensive view of your calling, unless you explain your calling?

Now, I have heard a great many complain of public legislation that embarrassed their business, but those very men will not talk to me, even privately, candidly about their business. If you don't take the American people into your confidence, they are not going to understand your business. I have had corporation lawyers complain to me—and I am a lawyer myself—that the way in which legislation was handling corporate matters was an ignorant way. Very well, these gentlemen who represent corporations know the way that would not be ignorant. Have they ever suggested it? Have they come on public platforms and into public prints and explained these things in a way which the public could understand? Possibly the public does not understand these things, but they never will understand them unless you come and explain them.

Now, I want to plead here tonight for the recognition of the fact that there is a very much bigger public life than is comprehended in party contests. I want to plead for the creation of a body of public men whose action will be independent of party contests. Mark you, I am not saying anything to the detriment of parties, for I believe, with Governor Guild, that it is absolutely necessary that a country governed by public opinion should be governed by organized movements such as are exhibited in the action of parties. But I do believe that parties must have a great substance, a body of opinion to draw from, which is not made by the

spokesmen of the party. That is what I mean. I mean that we must have a body of men just as practical as the politicians, but not opportunists. Don't let me be misunderstood. A politician, a man engaged in party contests, must be an opportunist. Let us give up saying that word as if it contained a slur. If you want to win in party action, I take it for granted you want to lure the majority to your side. I never heard of any man in his senses who was fishing for a minority. Now, if you want to win, you have got to fish for the majority, and the only majority you can get is the majority that is ready. You can't wait for the majority of tomorrow, if you want a majority today. You have got to take the opportunity as you find it, and work on that, and that is opportunism, that is politics, and it is perfectly legitimate. But in order that there may be an interesting tomorrow, in order that the opportunism of the next election may be different from the opportunism of this election, there ought to be a body of practical thinkers, of practical talkers, who don't have to win—just as practical as the politicians, but with a longer time to wait, not particularly caring whether those who believe what they say are at present a minority, if they believe so intensely in what they preach that they believe that five, ten, twenty years from now there will be a tremendous majority agreeing with them. Unless you have men of this sort, who belong to a party that does not have to be elected, you are not going to have the moving force of public opinion; public opinion is going to be a plaything and not a master; politicians are going to manipulate it and not be governed by it.

This is a government by public opinion. It is not a game by public opinion, and therefore you must insist that men who are not talking for the sake of getting elected, who would if they could, avoid being elected, are nevertheless going to run the risk of being elected twenty years from now. That is the kind of thing that I mean by the ideals of public life—the ideals which make you realize that in a coun-

try like this nobody can afford to be a private individual, and that therefore every man who says of himself, I am not a public man, is declaring that he is declining the responsibilities of his citizenship. The number of men who in this country can talk sense and don't talk at all, is the most astonishing phenomenon of our life, and if you complain that the number of men who do talk are the men, chiefly, who have nothing to say, then you are yourselves to blame if you think you have something to say. Hire a hall and get as many of your fellow-citizens together as will come, and if the first experiment is successful, more will come next time, and next time you will be able to say something that will attract attention. If you have a friend whom you consider particularly foolish, encourage him to hire a hall, be-don't know you; I don't know your name; but your man-cause there is nothing that kills nonsense so much as exposure to the air. That is the great point which politicians were so many centuries in learning, that the very way in which to make folly look like sense is to box it up and not let it get out; and that the very way to explode foolish ideas is to give them room to explode in, and then nothing will be hoisted by the explosion. We have not talk enough in this country; we have not discussion enough by men who are talking by the card, not discussion enough by men who know what they are talking about.

Now, do you know at present what we are talking about? The thing that we are trying to handle now is a complicated economic situation. There are men living who understand parts of it. How many men are there now living who understand all of it? I must tell you frankly that I don't know one. This complicated economic situation of ours has come into existence within the last fifteen years, and we are trying to deal with it before we have so much as successfully begun to analyze it. We are trying to deal with it in the bulk before we know it in its parts. And the men who know it in its parts are not contributing to the

general enlightenment that will enable us to know it as a whole. Every man is lying low and minding his own business, and the consequence is that we are forcing the legislators of this country to mind our business for us, because if you don't let them know the right way to manage it, they are going to manage it the wrong way, because it is going to be managed.

Another thing—most of you here present, at any rate, I take it for granted, are honest men. Now, large bodies of your fellow-citizens suspect that most of you here present are dishonest men. They suspect that of every Chamber of Commerce—I am not picking out The Cleveland Chamber of Commerce. They suspect that of every body of men that control the industries and the commerce and the distribution of the money of the country. Now, the reason they suspect that you are dishonest is that you have never enabled them to pick out the dishonest men and trust the honest men. The discredit that now lies upon the business of this country has proceeded from a few men, and in abusing them we have abused everybody, because we have not named them. Now, I think it is time that we named them. I think it is time we had a list. I think it is time that we put the aspersion upon the persons upon whom it ought to be put, and lift it from the persons from whom it should be lifted.

Let us take the railway situation. The railways of this country are supposed—I mean by the large body of the populace of the country—are supposed to be dishonestly and selfishly managed. Now, anybody who knows anything about railroad management, knows that in almost every case the actual administration of the road—I mean the actual executive management of it—is perfectly straight and honest. The dishonest part comes out in the manipulation of the securities of that road. And yet the discredit has fallen upon the men who actually carry the tremendous task of managing the roads as a daily operative business. Now is it not about time we divided our blame, we discriminated our

blame, and put it upon the men who are embarrassing the administration of the railways of the country by their manipulation of the securities of those railways? We know the names of some of them, and yet we are told that nothing is going to be done to them. They have reached some high plane of immunity which I should like to reach myself, but am all too humble to attain to. I am held responsible for what I do; they are not held responsible for what they do. I know what they do, much better than they know what I do, because I have not yet been investigated, I have not yet testified before a commission. There are many things that might be found out about me, but haven't yet been found out. These gentlemen have been found out, and we know their names. Now, I would not like to name them in a public place. They named themselves in a public place, but I think it would be discourteous on my part to follow their example. I simply want to make a moral without naming names. The moral is this, gentlemen: We have lost individuality in our present organization. And I want to call your attention to the fact that all the distinction that America has is based upon our belief in the responsibility and the liberty of the individual. The distinction of America is not based upon belief in the power of the government but upon belief in the integrity of the individual.

Now, if we don't rediscover the individual, somebody will have, some day, to rediscover America, for with the submergence of the individual, America, in respect to everything distinctive attached to her name, is submerged. We have got to rediscover the individual. There is no such thing as corporate morals, there is no such thing as corporate integrity; there is no morals, there is no integrity, except that of the individual. It is a saying as old as the law itself, that a corporation has no body to be kicked or soul to be damned. The bodies that are to be kicked are the bodies of persons and the souls that are to be damned are the souls of persons, and the program is going to be carried out.

Now, America believes in this more fundamentally than she believes in anything else, if she believes in anything at all. And my program is to rediscover the individual. I will tell you one way in which it can be done; not an easy way, an infinitely difficult way. But no matter how difficult it is, it has got to be attempted. We have got to find the individual in the corporation. We have thrown individuals together in heaps; now we have got to dissect the heap and discover the individual again. And we have got to do it with the assistance of the corporations themselves. For my part, I don't believe that fining corporations is of the least use for the ends we seek. If you fine a corporation twenty-nine million dollars, what happens is that you take twenty-nine million dollars, if you get it—it has not been paid yet—but if you get it you put it into the public treasury and take it out of the business of the country, and the same thing will be done the next day that was done the day before and was the antecedent of the fine. We have lost our minds. If a chauffeur goes too fast, I have heard some of my fellow-citizens propose that we lock up the machine. I had a great deal rather lock up the chauffeur. I suppose that if a railway accident occurs you will lock up the locomotive presently—you will lock up our tools, because we do not have sense enough or humanity enough to use them properly. Corporations, these imaginary persons, are our tools; they are not ourselves. And the responsibility is not to rest upon them to the incommoding of the whole business development of the country, but is to rest upon the individuals who are misusing them.

Suppose that we obliged corporations to analyze themselves for the advantage of the district attorney, and to say that such and such of their transactions were authorized and ordered by the executive committee of their board of directors, that such and such things were done by the whole board, that such transactions were ordered by the president, such by the general manager, and so on down through the

major transactions of the corporations, and then we should return to the only sound basis of law, which denounces certain transactions; and when those transactions were indulged in, we should go to this analysis and find out the person said to be responsible for that transaction, and then should put him in the penitentiary, the thing would stop; the thing would stop but the business of the country would not. Now, you say if we did that the corporations would put up dummies. Not more than once. You cannot hire a man to go to the penitentiary, and the dummy would not work more than once; and for my part I am willing to have one or two dummies in the penitentiary in order to have some genuine men there afterwards. Mind you, gentlemen, the thing that faces us is to save the business of the country and yet moralize it. The way we are going now we are not going to save the business, and we are not going to moralize it. There is nothing that pulls transactions up like pulling transactors up, and if a man could not hide behind his corporation, he would walk as straight as a string. You know that there is an old problem, propounded by Thomas Carlyle, who did not believe much in human nature, believed that almost every man was naturally a rogue—at least he believed it when his digestion was wrong; he said the problem was, how, out of a multitude of rogues, to make an honest nation. Now, let us suppose that every man is a rogue and see how it works. Let us suppose—this is a painful subject for me today—but let us suppose that we are one of a great body of persons collected around a football field. The stands are big and crowded with people, and they are so far apart that they cannot communicate with each other. In the center lies the open field. The players have not yet come on, and two men, it may be officials about to act in the game, meet in the middle of this vacant arena and fall to blows. There is an instant outcry from the people collected around, "What an outrage, why aren't they arrested? How indecent to fight here in this open place. They have no respect for us"

Now, if you and I had been those two men we might have fought. We don't know what intolerable thing one said to the other. Our blood is as hot as theirs; the same thing might have happened to us. But it happens that it did not happen to us, and we are the cool self-collected audience, and if we are not interested we are more moral than the persons who are. And the way in which you make an honest nation out of a multitude of rogues is by having most of the rogues not interested in the particular transaction that made the others dishonest.

Now, I don't believe that the nation is a multitude of rogues, but on that hypothesis you can see how the cool nation is more moral than the hot individual; and public opinion is never so tickled as when it can fix itself upon the individual, and the individual is never so careful as when he knows he cannot escape public opinion. In the state where I live all judges are appointed by the governor. We have had governors who did not do anything respectable except make good appointments to the bench, and that was because that was the only thing in which they could not hide behind anybody else. Nobody, under the laws of the state, could be regarded as responsible for these appointments but themselves, and therefore New Jersey is celebrated for its good judges. I am informed that the city of Galveston, in Texas, vested its government recently, at least for a great many purposes, in the hands of a commission of five persons, all of whom had been ward politicians, suspected of all sorts of things; and that since then they have done nothing which has not met with the universal approbation of their fellow-citizens. Now, this is the only moralizing process, the fixing of the fine upon the individual. Gentlemen, it concerns us very deeply whether we are going to depart from the immemorial practices of America or not. We founded this government upon principles, and the center of those principles was faith in the individual rather than in the government. The way we are going, we are apt to vest everything,

every function that we despair of performing ourselves, in a government, when we are, in the same act, in the same day, saying to ourselves that we do not know how to constitute our government, because we do not succeed in choosing the persons we would prefer. At the very time when we are least satisfied with the make-up of our government, we are putting more in their hands than we ever put in their hands before. And you know how our governments are constituted. Why, in the little borough of Princeton, I have to vote so long a ticket that I literally have not time to find out about all the men I vote for, and if I don't know the characters of the men in the borough of Princeton, how am I to know about the multitude of persons that I vote for for innumerable other offices, state and national? And how am I to know that the business which is supervised by them will be any better than the business which is conducted by men who at least are checked by the old laws of self-interest? As Ambassador Bryce says, ours is a very different society from that of thirty or forty years ago. There are a great many things which are now in the rightful sphere of government, which then were not in existence at all, or on so small a scale that it was not necessary to control them; and it is not necessary to add to the inevitable increase of government functions things which can easily be avoided. I wish to see America not give up the attempt to found her government upon individual responsibility, until she has made it. She is not now making it. We are now like little children, who, finding themselves puzzled, turn to the government and say, "Will you help us?" There is nothing American in that. We never before went to the government to make us honest; and the government will not make us honest. If God did not make us honest, the government cannot make us over again. You know old Doctor Holmes's quip about the self-made man, that he was a remarkable creation, considering who made him; and our feeling about our business is that it is remarkably good, considering how badly

we have conducted it and how badly we have regulated it.

In speaking, therefore, gentlemen, of the ideals of public life, I am indeed speaking of ideals, but of very practical things. We have come again to a constructive period in our history, and we must look to it that we have that comprehensive grasp of the things we are attempting, which will enable us to be successfully constructive. You remember that fine passage in De Tocqueville where, speaking of the calm way in which we were able to put our affairs in order after the disorderly time of the Confederation, he speaks of the singular spectacle of a nation turning its eye upon itself and correcting abuses which had been about to corrupt the body politic, and reconstructing a government without having drawn a tear or a drop of blood from mankind? Shall we repeat the process? Our affairs are in some respects as disordered now, and as full of threat of a fatal change, as they were in 1784. Are we going to turn a critical eye upon ourselves and reconstruct our affairs without drawing a tear or a drop of blood from mankind? Or are we going to repeat that round of fatal experiment, of governmental regulation, which has brought every other government in the world to grief, and so pass out of history having lost that dearest thing of all, our birthright, the thing with which we first arrested the attention of the world—the power to understand and to control and to correct ourselves?

MEMBERSHIP.

Corrected to April 15, 1908.

ACTIVE.

HONORARY.

ASSOCIATE.

Biography.

ACTIVE MEMBERSHIP.

Abbott, Gardner	Ambler, William
Abbott, W. H.	Ambler, W. E.
Abel, W. F.	Ammon, Jay R
Abels, Harry	Anderson, A. J.
Aborn, W. G.	Anderson, A. T.
Ackerman, A. K.	Andrews, F. T.
Adams, Carl F.	Andrews, Horace E.
Adams, Chas. E.	Andrews, Matthew
Adams, Clark D.	Andrus, Geo. W.
Adams, Edgar E.	Anisfield, John
Adams, Ezra S.	Annewalt, B. D.
Adams, George D.	Apthorp, Henry
Adams, Robert	Armour, A. W.
Admire, E. E.	Arnold, George
Akers, E. A.	Arnstein, Leopold
Akers, W. J.	Arter, Chas. K.
Akins, A. E.	Arter, F. A.
Alber, Fred C.	Arthur, Alfred
Albin, L. D.	Ashbrook, Herbert G.
Albright, Chas. A.	Ashley, J. S.
Alcott, F. L. Jr.	August, Hermon
Alexander, Harold G.	Augustus, A. A.
Alexander, J. C.	Auld, D., Jr.
Alexander, W. D. B.	Austin, Wilbert J.
Allen, Albert M.	Avery, Edward G.
Allen, E. B.	Avery, Elroy M.
Allen, Dudley P.	Avery, Fred S.
Allen, Horace S.	Avery, Geo. W.
Allen, Robert M.	Ayer, Frederick B.
Allen, Walter M.	Babcock, Charles
Allyne, Edmund E.	Bacon, Leon B.
Ambler, H. L.	Badgley, S. R.

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| Baehr, Herman C. | Bassett, C. O. |
| Baer, F. H. | Bates, Albert H. |
| Bagnall, E. J. | Bates, Frederic G. |
| Bailey, C. C. | Bates, Theo. M. |
| Bailey, Daniel | Bateson, C. C. |
| Bailey, E. I. | Bauder, F. S. |
| Bailey, Eugene R. | Baum, S. |
| Bailey, Geo. J. | Baumhart, Henry A. |
| Baine, C. W. | Bause, Andrew J. |
| Baker, A. R. | Baxter, Edwin C. |
| Baker, E. H. | Baxter, H. H. |
| Baker, Edward M. | Beach, E. C. |
| Baker, Frank S. | Beach, R. K. |
| Baker, Henry | Beardslee, C. H. |
| Baker, Newton D. | Beardsley, Chas. S. |
| Baker, W. C. | Beattie, H. W. |
| Baldwin, Arthur D. | Becker, Frederick |
| Baldwin, H. G. | Becker, Fred C. |
| Baldwin, S. Prentiss | Becker, John |
| Ball, Sidney Y. | Becker, W. H. |
| Ball, Webb C. | Beckman, Herman |
| Ballard, F. W. | Beckwith, G. S. |
| Balzhiser, E. C. | Beckwith, T. S. |
| Banks, L. A. | Beidler, J. A. |
| Barber, E. D. | Bell, D. |
| Barch, Harry F. | Bell, J. R. |
| Barden, John P. | Bellamy, Geo. A. |
| Barker, Raymond H. | Bemis, A. A. |
| Barnes, A. M. | Bemis, Edward W. |
| Barnes, Geo. W. | Bendell, F. P. |
| Barnum, F. S. | Benes, G. D. |
| Barrett, M. F. | Benes, W. Dominick |
| Barron, A. N. | Benham, C. E. |
| Barstow, S. K. | Bennet, W. J. |
| Bartlett, C. O. | Bernet, J. J. |
| Bartol, George | Berwald, R. F. |
| Bartshe, C. L. | Bever, Wm. J. |

Bicknell, Frank B.	Borton, T. E.
Bigalow, W. E.	Bott, J. Angell
Bigsby, C. S.	Bourne, B. F.
Bill, Frank R.	Bourne, E. H.
Billings, Frank	Bourne, Herbert C.
Billman, Frank	Bow, C. M.
Billman, Geo. H.	Bower, B. F.
Bingham, C. A. V.	Bowler, Geo. H.
Bingham, C. W.	Bowler, N. P.
Bingham, William, 2nd	Bowler, W. N.
Bishop, G. E.	Bowman, E. S.
Bishop, Geo. T.	Bowman, Frank T.
Bishop, H. A.	Bowman, Geo. H.
Bishop, Hudson D.	Bowman, I. T.
Bishop, H. H.	Bowman, W. P.
Bishop, K. D.	Boyd, William
Bissell, Clarence R.	Brackett, Edward M.
Black, Louis	Bradley, Arthur
Black, M. A.	Bradley, H. C.
Black, Roy	Bradley, M. A.
Blair, A. C.	Brady, James A.
Blanchard, M. I.	Brady, P. J.
Blandin, E. J.	Brailey, M. R.
Blanton, Thos. W.	Brainard, J. C.
Blood, John H.	Brainerd, C. W.
Blossom, Dudley S.	Bramley, M. F.
Boardman, W. H.	Brand, Carl W.
Boddy, John	Brassington, Frank A.
Bodenhorn, George	Braukman, E. H.
Boehmke, Henry	Brennan, J. F.
Boggis, H. J.	Brennan, Luke
Boggis, R. H.	Brett, William H.
Bolton, C. C.	Brewer, A. T.
Bond, S. M.	Briggs, Herbert
Bonesteel, W. E.	Britton, B. L.
Born, Henry	Britton, C. S.
Borton, Fred S.	Brockett, A. J.

Brogan, J. P.	Burnham, T. W.
Brokaw, W. F.	Burrows, C. W.
Brookins, Chas. S.	Burton, J. P.
Brooks, H. M.	Burton, T. E.
Brooks, O. K.	Buschman, W. C.
Brooks, Stephen E.	Bushnell, T. H.
Brooks, T. H.	Byrnes, W. E.
Brown, Abram E.	Cadwallader, Starr
Brown, Alexander E.	Cady, Geo. W.
Brown, E. B.	Caine, W. H.
Brown, E. J.	Calder, Alexander W.
Brown, Harvey H.	Calfee, Robert M.
Brown, Jacob H.	Calhoun, N. S.
Brown, James D.	Calhoun, Patrick
Brown, John H.	Callaghan, John C.
Brown, M. Stanley	Callow, Wm. G.
Browne, B. W.	Campbell, W. T.
Bruce, Frederick E.	Canniff, W. H.
Bruce, F. F.	Cannon, A. V.
Bruce, W. C.	Carabelli, Joseph
Bruch, F. W.	Carey, J. D.
Brundage, T. L.	Carey, W. A.
Bruner, Wm. E.	Carleton, C. H.
Brush, Chas. F.	Carleton, E. M.
Bryant, B.	Carleton, H. F.
Buckwell, Edward G.	Carlin, Anthony
Bulkley, R. J.	Carlisle, R. H.
Bunce, F. A.	Carpenter, A. G.
Bunts, F. E.	Carpenter, O. W.
Burbank, W. P.	Carr, W. F.
Burdick, Herbert E.	Carroll, F. C.
Burdick, H. W.	Carroll, Peter
Burdick, R. E.	Carter, Wm. J.
Burgert, Samuel	Case, Eckstein
Burgess, H. H.	Case, F. C.
Burke, E. S., Jr.	Case, George S.
Burke, Geo. H.	Cashman, William T.

Cassidy, James H.	Clark, H. C.
Cathcart, Wallace H.	Clark, Harold S.
Chafer, John E.	Clark, Robert H.
Chafer, William	Clarke, Harry N.
Chamberlain, W. W.	Clarke, J. H.
Chamberlin, F. H.	Clarke, Warren E.
Chambers, D. B.	Clary, J. D.
Chambers, J. D.	Claus, A.
Champ, J. H.	Clay, Oliver P.
Champion, David J.	Cleaveland, Mason M.
Champney, W. P.	Cleminshaw, Wm. H.
Chandler, C. R.	Climo, J. D.
Chandler, F. M.	Clough, E. L.
Chandler, Geo. N.	Clum, Alfred
Chandler, H. T.	Cobb, L. A.
Chandler, J. C.	Cobb, Lester N.
Chapin, N. D.	Cobb, Philip L.
Chapman, H. B.	Cobb, R. L.
Chapple, F. J.	Cody, H. B.
Chase, Charles W.	Coe, L. M.
Chase, Wm. Wayne	Coffee, W. H.
Chickering, H. E.	Cogan, John
Childs, L. W.	Coggshall, M. S.
Chisholm, C. K.	Cogswell, James H.
Chisholm, S. H.	Cohn, Albert A.
Chisholm, W. B.	Cohn, Sam H.
Christian, Geo. B.	Coit, Arthur C.
Christy, E. W.	Colahan, John
Christy, H. C.	Coleman, F. A.
Christy, Will	Coles, W. H.
Church, James E.	Collings, G. E.
Churchill, A. P.	Collins, Edgar W.
Clapp, W. M.	Collins, E. C.
Clark, Arthur H.	Collins, John F.
Clark, A. W.	Collister, George
Clark, Charles G.	Collister, J. H.
Clark, Frank H.	Colver, W. B.

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| Colwell, Joseph | Crider, J. S. |
| Coman, Lucien D. | Crile, Geo. W. |
| Comey, Geo. P., Jr. | Crofut, W. E. |
| Comstock, W. A. | Cromwell, Geo. O. |
| Congalton, W. A. | Crow, David |
| Conger, Frank H. | Croxton, David T. |
| Conger, J. W. | Croxton, S. W. |
| Connelly, W. C. | Cuddy, Loftus |
| Constans, Oscar A. | Curtis, Mattoon M. |
| Cookingham, D. C. | Curtiss, J. M. |
| Cool, Henry R. | Cushing, E. F. |
| Cool, W. A. | Cushing, H. P. |
| Coolidge, J. H., Jr. | Cushing, W. E. |
| Coons, W. V. | Dake, George L. |
| Corbett, Cornelius | Dall, Andrew |
| Corday, Ben F. | Dallett, Joseph |
| Corlett, J. F. | Dalton, H. G. |
| Corner, H. B. | Daly, Martin B. |
| Corning, Henry W. | Dangler, C. I. |
| Corrigan, James | Dangler, D. Edward |
| Cottingham, Walter H. | Daniels, M. M. |
| Coughlin, Thomas | Darling, Perry J. |
| Coulby, Harry | Date, J. J. |
| Coulton, George A. | Dauby, N. L. |
| Couse, Howard A. | Dautel, Leopold |
| Coventry, C. C. | Davies, F. H. |
| Cowdery, W. H. | Davies, H. J. |
| Cowles, J. G. W. | Davis, Albert R. |
| Cox, J. D. | Davis, Charles U. |
| Cox, S. H. | Davis, Edward L. |
| Cramer, Oscar S. | Davis, E. W. |
| Cramer, Oscar V. | Davis, W. A. |
| Crane, T. J. | Davis, W. B. |
| Crawford, W. J. | Davock, W. B. |
| Cray, Edwin D. | Decker, Harry |
| Creech, Harris | DeKlyn, J. F. |
| Creer, Wm. R. | Dellenbaugh, F. E. |

Deming, Barton R.	Dreher, Oscar
Deming, Grant W.	Drew, F. M.
Dempsey, J. H.	Drifffield, S. R.
Derr, Elmer G.	Drury, F. E.
Dettelbach, S. E.	Dryfoos, N. I.
Deutsch, A. S.	Duff, D. B.
Deutsch, Julius W.	Dunbar, Jas. H.
Deutsch, Samuel	Dunbar, W. R.
Deverell, H. F.	Duncan, A. R., Jr.
Devereux, H. K.	Dunkle, H. O.
Dewey, E. N.	Dunklee, C. A.
Dewstoe, C. C.	DuPont, A. B.
Dexter, J. H.	Dustin, A. C.
Dickey, D. D.	Duty, Spencer M.
Dickey, M. R., Jr.	Dyer, Edward F.
Dickson, Frederick S.	Dyer, J. Milton
Diehl, William	Eaton, Chas. A.
Diemer, P. J.	Edmiston, H. T.
Dietz, W. G.	Edmondson, Geo. M.
Dixon, Harry	Edson, E. R.
Dodd, R. C.	Edwards, H. R.
Dodge, S. D.	Eells, H. P.
Dolan, Charles A.	Eggers, W. L.
Donaldson, John A.	Ehler, George W.
Donham, R. B.	Ehrhardt, John
Doolittle, H. J.	Eichelberger, Geo. H.
Dorer, Charles H.	Einstein, Herman
Dorrance, R. M.	Einstein, Leopold
Doster, Eli E.	Eisenman, Charles
Doty, E. W.	Ellenberger, A. W.
Douglas, Herbert J.	Ellenberger, F. H.
Douglass, C. L.	Elliott, Dallas
Douglass, F. M.	Elliott, S. K.
Dowie, Edward J.	Elliott, W. W.
Dowling, John L.	Ellison, H. C.
Draper, C. T.	Elmer, Fred C.
Dreher, J. A.	Elson, W. H.

Elworthy, Frank H.
Emmons, C. C.
England, Jacob
Enwright, R. C.
Epple, Fred
Epstein, T.
Erner, J. A.
Ernst, A. C.
Estep, Charles J.
Esterbrook, Clarence C.
Evans, C. L. V.
Everett, H. A.
Evers, William H.
Excell, M. B.
Eyears, Alfred
Fackler, John D.
Faerber, Geo. P.
Fairbank, Geo. L.
Fairbanks, J. L.
Fanning, M. A.
Farasey, J. D.
Farley, Ira C.
Farnsworth, C. E.
Farnsworth, H. M.
Fassett, John C.
Faulhaber, George
Fawcett, A. J.
Fay, J. B.
Feder, Emanuel
Feil, Nahum P.
Feiss, George J.
Feiss, Julius
Feiss, Paul L.
Fenn, Everton N.
Fenn, S. P.
Fenner, Jesse A.
Fenner, J. W.

Fenton, A. Ward, Jr.
Fentress, C. H.
Fetterman, R. H.
Fiebach, Albert H.
Findley, R. C.
Findley, W. H.
Finley, Richard G.
Fish, Charles L.
Fish, Wm. B.
Fishel, Simon
Fisher, E. L.
Fisher, E. W.
Fitch, W. M.
Fleming, W. J.
Flesheim, Isaac
Flood, J. C.
Flood, William
Flory, Walter LeRoy
Foerstner, C. C.
Folsom, E. M.
Fontius, F. J.
Foote, C. H.
Foote, E. A.
Force, F. W.
Ford, H. Clark
Ford, James A.
Ford, S. C.
Forman, J. C.
Forney, George W., Jr.
Forth, Frederick
Foster, A. B.
Foster, G. H.
Foster, W. H.
Foster, Wm. L.
Fournier, Wm. H.
Fowler, Archibald E.
Fox, John H.

Frackelton, R. J.	Gehring, F. W.
Frasch, Herman	Gehring, J. A.
Fraser, Wm. D.	Gentsch, Charles
Frazier, J. W.	Gentsch, Frank F.
Freiberger, M. S.	Gerlach, R. P.
French, H. S.	Gibbons, J. W.
Fried, A. V.	Gibbons, W. F.
Fried, Eugene	Gibbs, Harley B.
Friedrich, Martin	Giessen, D. E.
Frisbie, A. G.	Gilchrist, J. A.
Frith, A. J.	Gill, Charles Q.
Fritzsche, Alfred	Gill, K. F.
Fugman, Godfrey	Gill, Paul S.
Fuller, C. W.	Gillett, Harry
Fuller, F. L.	Gilman, A. S.
Fuller, H. A.	Gleason, M. J.
Fuller, Hubert B.	Gleim, J. C.
Fuller, J. D.	Glidden, F. H.
Fuller, J. H.	Glidden, F. K.
Fuller, R. L.	Goddard, Dwight
Gabriel, C. W.	Goff, F. H.
Gachr, A. J.	Goff, I. C.
Gallagher, J. V.	Golding, E. M.
Gammel, B. A.	Gooch, R. E.
Gammel, R. W.	Goodman, F. C.
Gammeter, Harry C.	Goodman, M.
Gardner, G. H.	Goodyear, S. W.
Gardner, Geo. W.	Gordon, Lyman F.
Garfield, Abram	Gorton, W. S.
Garfield, H. A.	Goss, Thos. C.
Garlock, W. H.	Goulder, Charles
Garretson, Geo. A.	Goulder, Harvey D.
Garry, T. H.	Goulder, Robert F.
Gates, Clement L.	Gowanlock, R. K.
Gates, W. N.	Gowen, C. E.
Gazell, Henry W.	Grace, J. F.
Geer, T. H.	Graham, Adam

Grasgreen, S. S.	Haas, C. F.
Grasselli, C. A.	Haas, Isaac G.
Grasselli, E. R.	Hackenberg, H. E.
Grasselli, T. S.	Hackman, H. H.
Gray, Guy	Hadden, Alexander
Greeley, A. H.	Hager, William M.
Green, David E.	Hahn, Edgar A.
Green, Frederick	Hahn, J. N.
Greene, Edward B.	Haiman, Elias
Greene, J. E.	Haines, E. W.
Greene, W. E.	Hale, E. V.
Greenhut, Max	Hall, Francis G.
Greenlund, W. A.	Hall, F. E.
Gregg, Frank M.	Hall, Lucien B.
Gregg, Joshua	Halle, Eugene S.
Greif, William	Halle, S. H.
Greve, L. W.	Halle, Salmon P.
Gries, Moses J.	Halle, W. S.
Griese, D. C.	Hamby, J. W.
Griese, Edmund J.	Hamilton, T. B.
Griffiths, Edwin S.	Handyside, James
Griggs, H. H.	Hanna, D. R.
Griswold, James H.	Hanna, H. M., Jr.
Groff, H. R.	Hanna, J. B.
Groll, Geo. O.	Hanna, L. C.
Gronemeyer, H. H.	Hard, D. J.
Gross, Louis N.	Harding, F. I.
Grossenbacher, Fred A.	Hardy, Thomas
Grossman, L. J.	Hare, H. B.
Grossman, Samuel	Haring, H. A.
Groth, C. F.	Harkness, C. W.
Guenther, W. G.	Harman, R. A.
Guggenheim, Herman	Harmon, F. S.
Guggenheim, Sol D.	Harper, J. F.
Gund, Geo. F.	Harris, E. L.
Gundry, J. M.	Harris, Geo. B.
Guthrie, W. N.	Harris, Herman A.

Harris, J. H.	Henn, A. W.
Harris, J. S.	Henn, E. C.
Hart, Charles	Henry, F. A.
Hart, David	Henry, J. C.
Hart, Frank W.	Herrick, Frank R.
Hart, George F.	Herrick, Frederick C.
Hart, George L.	Herrick, Myron T.
Hart, William F.	Herriman, H. N.
Harter, Bret	Herron, Wm. H. K.
Hartshorn, Geo. E.	Hertner, John H.
Hartz, A. F.	Hexter, S. M.
Harvey, Horace B.	Hickin, Frank W.
Harvey, P. W.	Hickox, C. G.
Hascall, G. C.	Hickox, F. F.
Haserot, Francis H.	Hickox, R. W.
Haserot, Samuel F.	Higbee, W. T.
Haskins, Clifford B.	Higgins, H. A.
Hatch, H. R.	Higgins, H. E.
Hatch, U. C.	Hile, Geo. D.
Havens, Munson A.	Hiles, C. M.
Hawgood, Arthur H.	Hill Harry N.
Hawgood, W. A.	Hill, T. W.
Hawkins, A. W.	Hillman, W. B.
Hawley, D. R.	Hills, A. T.
Hay, Charles H.	Hills, C. C.
Hayden, W. S.	Hinds, Howell
Hayes, A. L.	Hinig, Ben C.
Hayes, H. E.	Hinsdale, D. G.
Hayes, Will L.	Hirsh, Willard
Hayes, W. J.	Hirsius, John
Hays, Joseph	Hirt, J. M.
Hays, Kaufman	Hitchcock, Reuben
Hays, Louis H.	Hobbs, P. L.
Hedges, H. E.	Hodell, H. H.
Heiman, J. H.	Hodge, O. J.
Henderson, Thomas	Hodges, William W.
Henderson, W. G.	Hodgkinson, G. A.

Hodgson, G. H.	Hubby, R. Germain
Hoffman, J. B.	Huddleston, R. M.
Hoffmann, Robert	Huggins, T. F.
Hoge, James B.	Hughes, R. D.
Hogen, F. G.	Hulett, C. M. Turner
Hogsett, T. H.	Hulett, G. H.
Hohlfelder, F., Jr.	Huling, Bruce W.
Holden, Guerdon S.	Huling, Chas. S.
Holden, L. E.	Hull, John B.
Holding, S. H.	Humiston, W. H.
Holmden, Thomas J.	Humphrey, D. S.
Holmes, E. T.	Hunkin, W. J.
Hopkins, E. H.	Hunt, H. B.
Hopkins, J. W.	Hunt, W. D.
Hopp, L. C.	Hunt, Wm. H.
Hord, A. C.	Huntington, Hugh
Horn, Oscar J.	Hurd, McClellan
Horner, J. Richey	Hutchinson, C. L.
Hornickel, Lute	Hyde, W. H.
Horton, W. P.	Immke, H. W.
Hoskins, Frank S.	Ingersoll, A. F.
Hotchkiss, C. W.	Ingraham, Timothy
Hotchkiss, E. W.	Ireland, R. L.
Hough, A. H.	Jackman, W. T.
House, J. Arthur	Jackson, F. H.
Housum, B. W.	Jackson, James F.
Howard, Adams B.	Jaite, C. H.
Howard, William Travis, Jr.	James, D. R.
Howe, Charles S.	James, Walter J.
Howe, Edward L.	Jaster, John
Howe, Frederic C.	Jaskulek, Meyer
Howe, Wm. A.	Jeavons, A. N.
Howland, Paul	Jeffery, H. T.
Hoynes, M. J.	Jenkins, Chas. O.
Hoyt, James H.	Jenks, John H.
Hubbard, A. T.	Jenks, R. H.
Hubbell, Benj. S.	Jennings, J. G.

Jewett, C. A.	Kent, O. G.
Jewitt, W. A.	Kerlin, John F.
Johns, D. W.	Kernohan, J. C.
Johns, Samuel C. D.	Kerns, T. I.
Johnson, Chas. W.	Kerr, J. Scott
Johnson, Geo. J.	Keys, John C.
Johnson, H. H.	Kilby, J. F.
Johnson, L. A.	Kilfoyl, J. F.
Johnson, M. B.	King, C. G., Jr.
Johnson, Thos. L.	King, Chas. H.
Johnson, Tom L.	King, James A.
Johnston, A. W.	King, V. L. H.
Johnston, Vernon O.	Kingsley, H. B.
Jones, Arthur	Kingsley, H. F.
Jones, H. W.	Kingsley, M. W.
Jones, J. Horace	Kinney, George W.
Jones, J. Powell	Kirkwood, A. H.
Jones, Wyndham C.	Kirkwood, J. H.
Joseph, Emil	Kitchen, Joseph H.
Joseph, Fred	Kittredge, L. H.
Joseph, Isaac	Klefeld, Julius
Joseph, Moritz	Klein, A. S.
Joseph, Sigmund	Klein, David
Judd, C. S.	Klein, Henry F.
Judd, R. W.	Klein, Louis
Judkins, C. H.	Kline, Virgil P.
Kamerer, Edwin A.	Kling, John A.
Kappler, G. E.	Kluger, Nathan
Kast, Geo. F.	Knight, T. S.
Kees, Wm. H.	Knowles, Calvin
Keetch, Wm. I.	Knox, Wilm
Kelley, H. A.	Koblitz, Louis
Kelley, Norman	Koblitz, R. C.
Kelsey, O. E.	Koch, Geo. B.
Kendel, C. E.	Koebel, Henry
Kennedy, Chas. E.	Kohn, J. P.
Kennedy, Lloyd B.	Kollfrath, E. C.

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| Korach, S. | Lehman, I. J. |
| Kraus, J. R. | Leicht, John M. |
| Krause, F. B. | Leisy, Otto I. |
| Krause, George, Jr. | Leitch, A. J. |
| Kreps, J. E. | Lemperly, Paul |
| Kroehle, C. Oscar | Lenihan, E. P. |
| Kroehle, Paul E. | Lent, Almon |
| Kuder, Wm. F. | Leopold, A. F. |
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Hayes, Webb C.	Fremont, O.
Hendrickson, B.	Medina, O.
Herrick, Leonard B.	Grand Rapids, Mich.
Higgins, W. J.	Shelby, O.
Humberger, F. O.	Massillon, O.
Jackman, Edward F.	New York City
Johnson, E. G.	Elyria, O.
Jones, John H.	Pittsburg, Pa.
Kennedy, H. F.	Willoughby, O.
Kenny, J. H.	Canton, O.
Kneifel, Milton	Kent, O.
Lightner, J. E.	Painesville, O.
McMann, J. J.	Wakeman, O.
Marsh, W. H.	Ravenna, O.
Marshall, W. H.	New York City
Metcalf, Irving W.	Oberlin, O.
Milar, H. H.	Canal Dover, O.
Myers, F. E.	Ashland, O.
Penfield, L. W.	Willoughby, O.
Perry, B. F., Jr.	Jefferson, O.
Potter, Maurice R.	Cambridge, O.
Power, C. M.	Kent, O.
Prendergast, James F.	Marion, O.
Reynolds, A. G.	Painesville, O.
Robbins, C. C.	Wickliffe, O.
Rockafellow, Geo. W.	Willoughby, O.
Sargent, F. W.	Andover, O.
Scofield, William E.	Marion, O.
Scott, C. O.	Erie, Pa.
Searl, F. A.	Painesville, O.
Searl, William A.	Cuyahoga Falls, O.
Searle, S. S.	Geneva, O.

Snider, John W.	New Castle, O.
Stahl, H. C.	Bellevue, O.
Tilton, Edward L.	New York City
Wickham, Delos O.	New York City
Williams, Charles W.	Oberlin, O.
Wilson, Sidney S.	Willoughby, O.
Wise, Henry A.	Canton, O.
Wolf, Sol M.	Bellevue, O.
Yeager, R. G.	Akron, O.
Yingling, C. J.	Tiffin, O.

HONORARY.

James Barnett

ASSOCIATE.

Alfred Aloe	Wm. Perry Fogg
Arnold W. Brunner	Jared A. Smith
D. H. Burnham	Robert W. Tayler
Jonn M. Carrere	C. McD. Townsend
Chandler, Charles DeForest	William P. White

In Memoriam.

John Meekes,
April 21st, 1907.

George W. Rouse,
May 8th, 1907.

Francis Widlar,
June 3rd, 1907.

Arthur A. Wenham,
June 26th, 1907.

Elijah Van Camp,
July 2nd, 1907.

Phineas M. Spencer,
July 22nd, 1907.

Nelson C. Brewer,
July 27th, 1907.

Jerome C. Trask,
August 13th, 1907.

John J. Phillips,
September 2nd, 1907.

Harry W. Hill,
September 7th, 1907.

Henry W. Kitchen,
September 30th, 1907.

Charles L. Archard,
November 1st, 1907.

Edward A. Handy,
November 19th, 1907.

Josiah C. Lower,
November 19th, 1907.

Stiles C. Smith,
December 4th, 1907.

William H. Beavis,
January 4th, 1908.

William Chisholm, Sr.
January 11th, 1908.

Arnold C. Saunders,
January 22nd, 1908.

Charles H. Gill,
February 4th, 1908.

Orrin S. Werntz,
February 6th, 1908.

William J. Southworth,
February 9th, 1908.

Lemuel A. Russell,
February 26th, 1908.

Joseph M. Casser,
March 10th, 1908.

John Teagle,
March 11th, 1908.

Allyn W. Walworth,
March 16th, 1908.

Samuel C. Scheuer,
March 23rd, 1908.

Charles C. Piles,
March 28th, 1908.

Frank H. Chamberlin,
April 10th, 1908.

Isaac T. Coppock,
April 12th, 1908.

Statistical Tables.

AREA OF CITY OF CLEVELAND—1890 TO 1908

YEAR	SQ. MILES	INCREASE	CAUSE OF INCREASE
1890	27.62	0.16	Part of So. Brooklyn added, November 10th, 1890.
1891	27.78	.....	
1892	27.78	0.89	Part of East Cleveland Township added, June 27th, 1892.
1893	28.67	.....	
1894	28.67	5.12	Part of Newburgh Township added, February 12th, 1894; West Cleveland, March 5th, 1894; and Brooklyn Village, April 30th, 1894.
1895	33.79	.....	
1896	33.79	.....	
1897	33.79	.....	
1898	33.79	0.61	Part of Glenville Village added, September 26th, 1898.
1899	34.40	.....	
1900	34.40	.....	
1901	34.40	.....	
1902	34.49	.....	
1903	35.20	0.80	Second Ward of Glenville Village added, September 7th, 1903.
1904	37.00	1.80	Linndale Village added, April 11th, 1904; and part of Brooklyn Township added, July 11th, 1904.
1905	41.17	4.17	Part of Newburgh Heights Village added, September 25th, 1905; Glenville, June 19th, 1905; and South Brooklyn Village, December 11th, 1905.
1906	41.17	.....	
1907	41.17	.....	
1908	41.17	.....	

POPULATION OF CLEVELAND

YEAR	POPULATION
1800	25
1810	300
1820	600
1830	1,075
1840	10,135
1850	17,054
1860	43,843
1870	92,825
1880	160,141
1890	261,353
1900	381,768
1906	*460,327

CLEVELAND CITY DEBT

YEAR	POPULATION	TOTAL DEBT	PER CAPITA DEBT
1887	225,631	\$ 8,884,243	37.16
1888	236,957	8,544,643	36.06
1889	248,851	8,277,311	33.26
1890	261,353	8,330,035	31.87
1891	274,420	8,735,291	31.83
1892	288,141	8,704,680	30.21
1893	302,548	9,625,867	31.81
1894	317,675	10,240,709	32.23
1895	333,558	9,696,564	29.07
1896	350,333	9,643,126	27.53
1897	367,746	10,968,492	29.83
1898	358,845	12,435,810	31.08
1899	367,603	13,142,445	35.83
1900	381,768	12,233,020	32.04
1901	*392,400	16,107,903	41.09
1902	*403,032	18,675,666	41.38
1903	*414,950	19,925,134	48.01
1904	*425,632	21,556,402	50.60
1905	*437,114	25,129,824	57.50
1906	*460,327	27,785,903	60.40
1907	.....	28,434,058	.....

*Estimates of U. S. Census Bureau.

PAVED STREETS

YEAR	MILES ADDED	COST	TOTAL MILEAGE
1895	16.57	\$683,116	121.67
1896	7.33	167,759	129.00
1897	8.73	243,655	137.73
1898	17.20	495,806	154.93
1899	19.52	549,209	174.45
1900	14.70	394,165	189.15
1901	16.00	533,549	205.15
1902	15.90	582,934	221.05
1903	15.60	471,397	236.65
1904	27.10	749,537	263.75
1905	27.60	957,136	291.35
1906	19.30	640,710	310.65
1907	30.10	988,839	340.75

SEWERS*

YEAR	MILES ADDED	COST
1895	8.55	\$ 122,757.97
1896	9.74	201,669.77
1897	10.50	402,454.97
1898	12.86	631,345.12
1899	13.60	617,716.25
1900	17.27	634,437.16
1901	24.11	678,146.44
1902	27.13	1,084,958.30
1903	23.39	1,381,137.65
1904	21.53	1,087,585.29
1905	14.92	707,425.89
1906	33.32	588,394.33
1907	28.47	757,807.57

*Total mileage, April, 1908, about 485.

REAL ESTATE TRANSFERS

YEAR	NUMBER	VALUATION	Additional Transfers for which no Valuation Given
1898	4,681	\$11,252,548	2,240
1899	5,576	18,648,661	2,224
1900	7,354	11,859,817	2,144
1901	8,518	15,181,857	2,199
1902	9,762	19,630,355	3,163
1903	10,265	24,697,062	3,972
1904	10,601	13,582,896	4,552
1905	12,706	13,645,411	4,149
1906	6,770	13,297,725	8,840
1907	7,324	20,520,013	7,720

BUILDING PERMITS

YEAR	NO. BRICK	NO. FRAME	NO. ADDITIONS	TOTAL COST
1894	115	1,472	1,035	\$ 4,171,690
1895	131	1,768	1,152	4,146,242
1896	121	1,578	1,200	3,145,601
1897	142	1,693	1,176	3,407,803
1898	130	1,597	1,191	3,613,837
1899	160	1,756	1,004	5,488,967
1900	142	1,627	1,023	3,845,833
1901	183	1,648	1,205	6,232,862
1902	236	1,677	1,259	6,559,545
1903	226	1,647	1,353	6,259,931
1904	261	1,982	668	6,562,590
1905	435	2,591	950	9,777,145
1906	694	4,953	3,277	12,972,974
1907	609	3,150	4,415	15,888,407

CLEVELAND WATERWORKS

Year	Gallons Distributed		Total Mileage and Connections	
	Daily Consumption	Yearly Consumption	Miles of Mains	No. of Connections
1900	67,087,942	24,487,098,808	549	63,632
1901	69,648,383	25,421,659,704	564	65,984
1902	*69,964,742	*25,537,131,076	577	68,146
1903	62,010,650	22,633,887,289	594	70,923
1904	61,572,022	22,535,360,018	607	72,827
1905	60,420,334	22,053,421,992	650	77,583
1906	59,049,003	21,552,886,258	677	82,019
1907	58,880,350	21,491,327,827	690	86,055

*The decrease in consumption since 1902 is due to the gradual installation of water meters.

THE STREET RAILWAY SYSTEM OF CLEVELAND
ITS GROWTH

YEAR	MILES OF TRACK	PASSENGERS CARRIED
1900	172.67	73,233,487
1901	198.37	81,370,202
1902	202.27	90,623,178
1903	202.86	100,738,919
1904	211.65	101,646,643
1905	219.46	111,597,003
1906	241.93	121,918,193
1907	245.05	130,722,899

**UNITED STATES GOVERNMENT APPROPRIATIONS
FOR THE CLEVELAND HARBOR**

YEAR	AMOUNT
1888	\$ 100,000
1890	75,000
1892	100,000
1894	50,000
1896	80,000
1897	350,000
1898	294,000
1899	175,000
1900	175,000
1902	732,000
1903	227,500
1904	485,200
1905	830,800
1906	350,000
1907	423,000
Total.....	\$4,447,500

IRON ORE RECEIPTS—PORT OF CLEVELAND

YEAR	GROSS TONS	YEAR	GROSS TONS
1876	131,907	1892	1,950,224
1877	505,974	1893	1,260,716
1878	509,332	1894	1,799,847
1879	525,402	1895	2,468,919
1880	758,983	1896	2,417,115
1881	826,419	1897	2,473,451
1882	993,048	1898	2,986,701
1883	723,129	1899	3,662,137
1884	904,850	1900	3,823,314
1885	589,234	1901	4,290,787
1886	1,034,650	1902	4,993,088
1887	1,216,423	1903	4,388,593
1888	971,795	1904	3,558,109
1889	1,390,283	1905	5,869,222
1890	1,945,432	1906	6,642,431
1891	1,257,775	1907	6,423,263

LAKE SUPERIOR IRON ORE PRODUCT

YEAR	TOTAL SHIP- MENTS	RECEIVED IN CLEVELAND DISTRICT*		ALL OTHER PORTS
		GROSS TONS	PER CENT.	PER CENT.
1876	992,764	309,555	31.18	68.82
1877	1,015,087	724,119	71.33	28.67
1878	1,111,110	704,686	63.41	36.59
1879	1,375,691	747,432	54.33	45.67
1880	1,908,745	1,057,577	55.40	44.60
1881	2,806,505	1,204,395	52.23	47.77
1882	2,965,412	1,591,085	53.64	46.36
1883	2,353,288	1,459,257	62.02	37.98
1884	2,518,692	1,608,106	63.85	36.15
1885	2,466,372	1,216,406	50.68	49.32
1886	8,568,022	1,918,394	53.76	46.24
1887	4,730,577	2,956,394	62.49	37.51
1888	5,063,693	3,068,465	60.60	39.40
1889	7,292,754	4,454,934	61.09	38.91
1890	9,012,379	5,499,080	61.02	38.98
1891	7,062,233	3,823,003	54.13	45.87
1892	9,069,556	5,562,651	61.33	38.67
1893	6,060,492	4,064,633	67.06	32.94
1894	7,748,932	4,902,474	63.26	36.74
1895	10,429,037	6,400,761	61.37	38.63
1896	9,934,828	6,166,236	62.07	37.93
1897	12,457,002	7,354,828	59.04	40.96
1898	14,024,673	8,183,015	58.34	41.66
1899	13,251,804	11,278,611	61.79	38.21
1900	19,121,393	11,865,000	62.05	37.95
1901	20,589,237	12,896,234	62.63	37.37
1902	27,571,121	16,982,545	61.59	38.41
1903	24,281,595	15,005,089	61.79	38.21
1904	21,822,839	13,425,922	61.52	38.48
1905	34,353,456	22,047,000	63.88	36.12
1906	38,522,239	23,738,146	61.62	38.38
1907	39,594,944	24,952,468	63.02	36.08

*Includes Cleveland, Ashtabula, Conneaut, Fairport and Lorain.

THE COAL TRADE OF CLEVELAND**RECEIPTS - TONS**

YEAR	BITUMINOUS	ANTHRA- CITE	COKE	TOTAL
1894	2,715,540	207,604	298,061	3,221,205
1895	2,842,333	201,022	432,216	3,475,571
1896	2,994,802	142,832	338,678	3,476,312
1897	3,779,305	201,756	503,935	4,484,996
1898	4,533,721	179,891	482,539	5,196,151
1899	4,857,295	202,782	484,738	5,544,815
1900	4,136,696	138,614	394,934	4,670,244
1901	3,996,493	326,741	601,213	4,924,447
1902	4,963,570	158,405	737,603	5,859,578
1903	5,577,964	254,193	763,430	6,595,587
1904	5,347,476	199,907	594,101	6,141,484
1905	4,846,162	295,423	583,053	5,724,638
1906	6,021,958	145,822	659,307	6,827,087
1907	5,995,197	153,077	849,850	6,998,124

SHIPMENTS - TONS

YEAR	ANTHRA- CITE BY RAIL	BITU- MINOUS BY RAIL	BITUMINOUS BY LAKE	COKE BY RAIL	TOTAL
1894	44,177	30,000	1,106,000	42,048	1,222,225
1895	31,894	64,908	1,125,624	49,536	1,271,962
1896	20,299	25,872	1,803,709	85,256	1,935,136
1897	33,750	71,770	2,027,693	117,390	2,250,603
1898	27,650	38,218	2,108,310	93,628	2,267,806
1899	41,072	46,622	2,394,156	129,146	2,610,996
1900	16,456	31,779	2,201,828	51,448	2,300,511
1901	18,731	39,240	1,787,023	20,678	1,865,677
1902	116,184	6,214	2,234,029	24,191	2,380,618
1903	6,590	62,082	2,752,549	18,170	2,839,391
1904	27	61,047	3,052,819	21,655	3,135,548
1905	74	50,575	2,667,916	45,527	2,664,092
1906	10,138	45,687	2,926,279	117,718	3,099,822
1907	7,553	112,500	3,264,875	56,738	3,441,666

**GRAIN TRADE OF CLEVELAND
RECEIPTS**

YEAR	FLOUR (BBL.S.)	WHEAT (BUS.)	CORN (BUS.)	OATS (BUS.)	BARLEY (BUS.)	RYE AND OTHER CEREALS (BUS.)	GRAND TOTAL GRAIN* (BUS.)
1894	568,130	2,527,105	831,996	2,002,456	593,645	210,063	8,712,850
1895	661,460	3,174,249	885,856	1,650,432	273,357	310,708	9,271,172
1896	648,970	2,677,023	668,774	1,770,175	466,307	514,329	9,016,973
1897	788,173	3,423,369	3,737,660	4,323,659	494,285	851,059	16,366,811
1898	890,310	3,060,848	9,211,520	6,900,649	618,218	797,556	24,540,186
1899	990,610	3,788,478	8,081,513	7,035,337	380,537	316,332	24,059,942
1900	1,182,720	3,363,830	12,252,878	12,382,639	216,257	8,169	33,546,013
1901	1,060,350	2,856,631	9,571,224	9,087,671	216,811	20,934	26,524,846
1902	851,430	3,246,443	5,404,153	8,026,569	94,096	332,000	20,928,696
1903	786,340	2,320,091	7,848,150	7,076,843	173,832	678,818	21,636,264
1904	680,800	1,057,026	9,532,215	8,815,461	252,457	668,864	23,389,623
1905	632,190	1,684,868	9,462,204	10,423,115	203,722	733,400	26,352,164
1906	649,730	2,833,516	8,766,635	9,050,994	388,006	1,140,243	26,083,179
1907	589,280	1,622,091	5,966,357	7,214,477	266,474	547,085	18,260,684

*"Total Grain" contains equivalent of Flour in bushels of Wheat.

GRAIN TRADE OF CLEVELAND SHIPMENTS

YEAR	FLOUR (BBLs.)	WHEAT (BUS.)	CORN (BUS.)	OATS (BUS.)	BARLEY (BUS.)	RYE AND OTHER CEREALS (BUS.)	GRAND TOTAL GRAIN * (BUS.)
1894	516,660	377,066	28,750	150,937	10,000	87,105	2,978,828
1895	429,410	959,733	17,017	36,000	4,458	160,398	3,108,946
1896	426,890	1,131,133	53,107	432,450	1,650	248,964	3,788,264
1897	372,320	1,506,998	2,183,208	2,513,997	6,174	90,210	7,976,025
1898	287,840	2,364,786	7,658,921	4,370,365	12,148	349,947	16,061,346
1899	635,400	2,522,786	6,141,487	4,375,198	123,440	73,051	16,085,263
1900	599,210	1,865,970	10,438,967	9,739,108	110,249	339,173	25,189,910
1901	350,170	2,109,321	7,744,354	6,434,487	46,613	273,090	18,188,680
1902	270,440	977,506	2,847,758	3,422,078	7,053	18,000	8,489,375
1903	271,090	1,057,903	4,020,188	2,213,740	4,424	1,980	8,518,080
1904	269,520	297,383	4,763,262	3,002,947	6,962	13,948	9,297,362
1905	325,810	444,203	6,169,404	4,411,317	33,744	10,399	12,326,112
1906	265,620	1,837,918	3,837,502	2,851,161	46,236	11,599	8,779,706
1907	291,730	541,601	1,923,921	2,287,833	6,868	3,577	6,076,930

*"Total Grain" contains equivalent of Flour in bushels of Wheat.

TOTAL FREIGHT MOVEMENT AT CLEVELAND (NET TONS)

YEAR	RECEIVED BY RAIL	RECEIVED BY LAKE	TOTAL RECEIVED	FORWARDED BY RAIL	FORWARDED BY LAKE	TOTAL FORWARDED
1894	5,276,501	.....	5,276,501	2,915,955	.....	2,915,955
1895	6,333,975	.....	6,333,975	4,156,729	.....	4,156,729
1896	5,885,989	.....	5,885,989	3,387,079	.....	3,387,079
1897	7,403,396	3,474,479	9,360,468	4,374,827	2,053,510	5,440,589
1898	8,427,008	3,617,800	11,021,196	5,321,321	2,382,136	6,756,963
1899	9,441,607	4,038,684	12,465,692	5,928,691	2,461,834	7,783,155
1900	8,867,904	4,769,720	14,211,327	5,839,071	2,621,201	8,549,892
1901	9,215,949	4,820,597	13,688,501	6,525,202	2,548,826	8,387,897
1902	10,442,611	5,410,277	14,626,226	7,768,919	2,089,817	8,615,019
1903	11,569,390	5,799,420	16,242,031	7,561,167	3,059,603	10,828,522
1904	11,177,736	5,340,828	16,910,218	7,171,463	3,518,985	11,080,152
1905	11,255,011	4,477,172	15,654,908	8,974,067	3,841,738	11,013,201
1906	12,411,797	6,749,262	18,004,273	9,871,729	3,494,866	12,468,933
1907	12,631,184	7,575,473	19,987,270	9,578,202	3,807,111	13,678,840
		7,925,363	20,556,547		4,085,300	13,663,502

**BANKING STATEMENT
OF NATIONAL AND SAVINGS BANKS COMBINED**

YEAR	CAPITAL	SURPLUS AND UNDIVIDED PROFITS	DEPOSITS	TOTAL	CLEARINGS
1887	\$ 8,515,000	\$ 3,506,216	\$ 36,276,731	\$ 48,297,947	\$163,043,775
1888	8,560,000	3,841,788	40,452,531	52,854,319	164,335,988
1889	8,762,500	4,249,426	47,011,020	60,022,946	198,272,121
1890	10,019,460	4,722,027	51,951,960	66,693,447	264,470,453
1891	11,973,500	5,759,701	56,963,627	74,696,828	264,000,372
1892	13,194,300	5,508,778	65,838,434	84,541,512	296,577,748
1893	13,342,347	6,509,995	60,603,241	80,455,583	267,885,797
1894	13,487,740	6,504,130	67,812,921	87,704,791	244,978,503
1895	14,628,900	6,680,357	69,756,562	91,065,819	299,784,645
1896	15,385,300	7,115,320	73,716,081	96,216,701	299,397,076
1897	15,659,250	7,399,872	87,272,585	110,331,707	317,454,607
1898	15,339,000	7,242,407	110,396,037	132,977,444	389,054,790
1899	16,283,750	7,893,082	129,108,327	153,285,159	518,638,767
1900	18,690,000	9,479,889	145,108,688	173,278,577	565,963,262
1901	24,770,350	13,267,484	164,565,780	202,603,614	702,958,642
1902	24,848,600	14,208,256	175,244,369	214,301,225	762,604,186
1903	25,278,887	14,030,533	181,225,473	221,534,893	802,198,631
1904	*21,052,913	13,686,162	194,727,517	229,466,592	694,092,849
1905	20,736,263	15,297,773	219,674,981	255,709,017	774,678,268
1906	21,361,613	17,898,035	232,788,350	272,47,998	837,548,334
1907	21,994,513	19,510,315	230,737,583	272,242,411	897,170,783

*Decrease in capital since 1901 is due to consolidations.

COMPARISON OF TAX DUPLICATE VALUATIONS AND LEVIES THEREON *

YEAR	Real Estate Valuation.	Personal Valuation.	Total Valuation.	State Levy per \$1,000.	County Levy per \$1,000.	School and Library Levy per \$1,000.	City Levy per \$1,000.	Sinking Fund Levy per \$1,000.	Total Levy per \$1,000.
1893	\$ 95,508,220 00	\$ 31,077,770 00	\$126,515,990 00	2.75	3.95	7.55	10.05	3.60	27.90
1894	100,891,800 00	31,748,105 00	132,639,905 00	2.75	4.05	7.65	10.42	3.28	28.10
1895	103,223,110 00	31,839,795 00	134,562,905 00	2.75	4.15	7.90	10.75	2.95	28.50
1896	105,089,320 00	33,384,065 00	138,473,385 00	2.84	4.16	8.50	11.40	2.30	29.20
1897	106,753,620 00	35,161,310 00	141,915,430 00	2.84	4.26	8.60	10.70	2.90	29.30
1898	104,362,280 00	37,858,495 00	142,230,775 00	2.84	4.26	8.85	11.00	2.60	29.55
1899	105,265,890 00	36,806,095 00	145,071,985 00	2.84	3.76	9.30	11.60	1.90	29.40
1900	109,242,770 00	40,526,650 00	149,769,420 00	2.90	3.90	10.20	11.80	1.10	30.00
1901	143,323,490 00	63,130,155 00	196,453,645 00	2.89	3.51	8.85	9.93	1.52	26.70
1902	146,374,080 00	46,320,890 00	192,694,970 00	1.35	4.35	10.70	11.55	2.55	30.50
1903	151,363,320 00	51,851,910 00	203,215,230 00	1.35	5.05	10.70	10.27	2.73	30.10
1904	151,995,018 00	51,225,625 00	203,220,643 00	1.35	4.65	10.50	10.50	2.90	29.80
1905	162,456,630 00	52,569,365 00	215,026,495 00	1.35	4.95	11.90	10.50	3.00	31.70
1906	169,074,780 00	59,270,030 00	228,344,760 00	1.34 5	5.055	11.70	10.15	3.65	31.90
1907	176,319,280 00	63,443,085 00	240,262,315 00	1.34 5	4.765	11.70	9.78	3.67	31.20

*From reports of City Auditor.

